REMARKS/ARGUMENTS

As filed, the application included claims 1-51. An office action mailed November 19, 2004, rejected claims 1-51 under 35 U.S.C. § 102(e) as being anticipated by US Publication No. 2004/0083170 to Bam et al. ("Bam").

No claims have been amended, added or canceled by this amendment. Hence, after entry of this amendment, claims 1-51 remain pending for examination.

§ 102 Rejections

The office action rejected all pending claims under § 102(e) as anticipated by Bam. The applicants respectfully traverse the rejections and submit the following arguments in support of their position.

The applicants initially note that Bam was filed on August 22, 2003. The present application claims priority to provisional U.S. Application No. 60/461,869, which was filed April 8, 2003 and therefore antedates Bam. For the Examiner's convenience, copy of the applicants' provisional application is attached hereto as Exhibit A. The applicants submit that this provisional application provides sufficient support for at least the independent claims in the present application. While Bam does claim priority to its own provisional application (U.S. Application No. 60/420,643, filed August 22, 2002) (the "Bam Provisional"), a copy of which is attached hereto as Exhibit B, the Bam Provisional fails to disclose each of the elements recited even by the independent claims of the present application.

Merely by way of example, claim 1 recites, inter alia,

> "a point of sale device in communication with the communication network, the point of sale device being located at a particular origination location and configured to receive an identifier, the identifier including sufficient identifying information to allow the transaction provider to identify the customer's account, to receive a request from the customer to process a money transfer transaction to a particular destination location, and to transmit the identifier and the request to process a money transfer transaction . . . ."

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The Bam Provisional fails completely to teach or suggest this element of claim 1. Merely by way of example, the point of sale device recited by claim 1 is configured to "receive an identifier," "to receive a request from the customer to process a money transfer transaction" and "to transmit the identifier and the request to process a money transfer transaction." The Bam Provisional teaches none of this. In fact, the system taught by the Bam Provisional functions in an entirely different manner. In that system, neither the customer nor any other entity provides any information to the point of sale device (other than a transaction confirmation, as discussed below). Instead, the Bam Provisional system (p.7) "will allow a customer at a retail point of sale location to access their checking (ACH)/debit/credit/loyalty accounts through their cell phone and make a payment." All that the point of sale system does is "wait for confirmation" from the payment platform (pp.7-8) and provide "a visual notification . . . that payment has been made."

In effect, the Bam Provisional completely takes the point of sale device out of the payment transaction. In the system of the Bam Provisional, the point of sale device merely confirms for the merchant that payment has been made through another means (i.e., the customer's cell phone). Thus, not only does the Bam Provisional fail to disclose this element of claim 1, but the Bam Provisional teaches a complete substitute for this element, and in fact teaches that its alternative payment method is superior to the use of a point of sale device to process such transactions (*see, e.g.*, p. 2), effectively teaching away from claim 1. It is worth noting as well that the Bam Provisional contemplates only payment for retail items, and fails even to mention the concept of a money transfer transaction, as recited in claim 1.

The Bam Provisional, therefore, fails to teach each of the elements recited in claim 1, and the Bam Provisional therefore cannot support a rejection of claim 1 under § 102(e). Moreover, since the Bam Provisional provides a complete substitute for the system recited in claim 1, the Bam Provisional fails to provide any teaching or suggestion that it might be modified to function in the manner recited by claim 1 (and the Bam Provisional in fact teaches away from claim 1), so the Bam Provisional, taken either alone or in combination with another reference, properly cannot be used to form a prima facie case of obviousness to support a rejection of claim 1 under 35 U.S.C. § 103(a).

The applicants note as well that, even if it is determined that any claims in the present application are not entitled to the filing date of the provisional application to which this application claims priority, Bam itself fails largely to remedy the shortcomings of the Bam Provisional with respect to the claims in the present application. For example, while Bam provides substantially more disclosure than the Bam Provisional, it still teaches the same basic procedure for processing a payment transaction, a procedure that, as described above, is fundamentally different than the procedure recited in claim 1, or for that matter, any pending claim in the present application.

Consequently, nothing in Bam or the Bam Provisional reasonably can be read to teach or suggest the elements of claim 1, and that claim therefore is allowable over the cited reference. Likewise, Bam and the Bam Provisional both fail to teach or suggest each of the elements of independent claims 20, 23, 30, 47, 48, 49, 50 and 51, and those claims are allowable as well. Dependent claims 2-19, 21, 22, 24-29, and 31-46 are allowable as depending from allowable base claims and as being directed to specific novel substitutes. Hence, all pending claims are allowable over the cited reference, and the applicants respectfully request the withdrawal of the rejections under § 102(e). Moreover, for the reasons stated above, the applicants submit that Bam properly cannot be used to reject any of the pending claims under § 103(a). The applicants, therefore, respectfully request the allowance of the pending claims.

Conclusion

In view of the foregoing, the applicants believe all claims now pending in this application are in condition for allowance, and they respectfully request the issuance of a formal Notice of Allowance at an early date.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

Date: 2/22/05

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PROVISIONAL

PATENT APPLICATION

MONEY TRANSFER CONVENIENCE CARD, SYSTEMS AND METHODS FOR ITS USE

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MONEY TRANSFER CONVENIENCE CARD, SYSTEMS AND METHODS FOR ITS USE

BRIEF SUMMARY OF THE INVENTION

[0001] Certain embodiments of the invention comprise convenience cards and methods and systems for their use. In some embodiments, convenience cards can also be used as phone cards, which optionally can be rechargeable. In a particular aspect, convenience cards can be given to customers of a service provider and can be used to facilitate money transfers and other transactions through that provider, as well, in some cases, as through third party providers. In effect, when a customer conducts a transaction, including without limitation a money transfer transaction, using particular provider, the customer can be given one or more convenience cards, by the provider or by a third party.

[0002] Convenience cards in accordance with embodiments of the invention can be used to store loyalty information (and/or store an identifier, which can be used to access loyalty information stored on a host, which can be at the transaction service provider) about the customer for the provider issuing the card and/or for third party providers. In some instances, convenience cards can be used as well to obtain other services, such as prepaid telecommunication services (*e.g.*, long distance calling, etc.), and the convenience cards can be used to store value and/or credit in relation to those services. For instance, a convenience card used to store loyalty information could also be used to store credit for a variety of other products/services, including credit toward prepaid telecommunication services, credit redeemable at a store or chain of stores, and the like.

[0003] In accordance with some embodiments, a convenience card may be associated with a personal identification number ("PIN") and/or similar identifier. The PIN can be selected by the customer and/or can be pre-assigned by the issuing provider. In certain embodiments, the PIN (and/or other information capable of identifying a particular convenience card) can be associated with a customer (*e.g.*, with a customer number established by the provider), so that all (and/or some subset) of the transactions conducted by that customer can be rewarded with credit (*e.g.*, prepaid calling minutes, frequent flier miles, frequent buyer points, etc.), which can, if desired, be directly added by the provider (and/or a third party) to the convenience card and/or account associated with that customer.

[0004] Convenience cards in accordance with other embodiments can be 'recharged' with additional credit for any available services. For instance, a customer may add credit directly to the convenience card, though any of several methods, including without limitation visiting the issuing provider and paying for credit to be added, calling a telephone number associated with the provider to add credit, visiting the provider's web site and adding credit using an online form, and/or the like. Additionally, the customer could contact the provider of the services (*e.g.*, the long distance telephone company, etc.) over the Internet, by phone, etc. to add credit. Further, credit could be added to a convenience card as a result of the customer receiving rewards and/or promotions from the provider. Moreover, in embodiments in which the convenience card is associated with particular customer (*e.g.*, by associating the card's PIN number with a customer number), credit can be added to the card by the provider by reference to the customer's number, such that the customer need not present the convenience card to recharge the credit on the card.

BRIEF DESCRIPTION OF THE DRAWINGS

[0005] Figs. 1A-1B are schematic diagrams of payment service and/or enrollment systems in accordance with embodiments of the present invention;

[0006] Fig. 2 is a logical diagram of a payment service and/or enrollment system similar to the systems illustrated in Figs. 1;

[0007] Figs. 3A-3D illustrate convenience cards in accordance with embodiments of the invention.

[0008] Fig.4 is a flow diagram illustrating a method of preparing convenience cards in accordance with various embodiments of the invention.

[0009] Fig. 5 is a flow diagram illustrating a method of awarding a convenience card in accordance with various embodiments of the invention.

[0010] Figs. 6A-6G illustrate exemplary screen displays that can be used to award a convenience card in accordance with various embodiments of the invention.

[0011] Fig. 7 is a flow diagram illustrating a method of recharging a convenience card in accordance with various embodiments of the invention.

[0012] Figs. 8A-8G illustrate exemplary screen displays that can be used to recharge a convenience card in accordance with various embodiments of the invention.

[0013] Fig. 9 is a flow diagram illustrating a method of conducting a transaction with a convenience card in accordance with various embodiments of the invention.

[0014] Figs. 10A- 10E illustrate exemplary screen displays that can be used to conduct a transaction with a convenience card in accordance with embodiments of the invention.

DETAILED DESCRIPTION OF THE INVENTION

[0015] Various detailed embodiments of the present invention are disclosed herein; however, it is to be understood that the disclosed embodiments are merely exemplary of the invention, which may be embodied in various forms. Therefore, specific structural and functional details disclosed herein are not to be interpreted as limiting, but merely as a basis for the claims and as a representative basis for teaching one skilled in the art to variously employ the present invention in virtually any appropriately detailed structure.

[0016] Among other things, the present invention provides convenience cards that can be issued by a transaction provider and used by a customer of that transaction provider. In accordance with some embodiments, convenience cards can be used to store and/or provide loyalty information about a particular customer. (Those skilled in the art will recognize, of course, that while some information may be stored on the card itself, other information can be stored on a computer, and the card can store information, such as an identifier, which can be used to access the information stored on the computer. Thus, while for ease of description, this document may refer to information "stored on a card," that reference should be interpreted to include information stored on a computer, which may be accessed using an identifier and/or other information stored on the card.) Loyalty information can include a history of transactions made with and/or through the transaction provider, as well as information related to the customers, including without limitation name, address and other biographical information. Loyalty information can further include information related to various promotions, discounts, etc. offered by the transaction provider and/or a third party. In addition, convenience cards can store credits and/or other information related to goods/services provided by a third party provider. As further discussed below, such third party providers are referred to herein as "service providers" and those issuing the convenience cards are referred to as "transaction providers."

[0017] Those skilled in the art will recognize, therefore, that convenience cards in accordance with embodiments of the invention can help facilitate future transactions involving the customer, as discussed in detail below. In accordance with other embodiments, the convenience card can incorporate loyalty incentives to encourage repeat business by the customer. For instance, the convenience card can be used to track transactions placed by the customer and reward repeat transaction. Merely by way of example, a customer who places four transactions might be eligible to receive the fifth transaction at a discount.

[0018] In addition, certain embodiments include information that allows the convenience cards to be used to purchase products and/or services, either from the transaction provider or from another service provider. For instance, in some cases, convenience cards can also be used as calling cards: On the back of the physical convenience card, there is an identifier, as well, perhaps as a 1-800 number that enables the consumer to use the card exactly as any other phone card.

[0019] Merely by way of example, in accordance with an exemplary embodiment, a convenience card can also be used to place long distance telephone calls. In the transaction provider's system, each card number (which can be an identifying number to the transaction provider's system) is assigned a corresponding PIN prior to the issuance of the card. This PIN can be thought of as the identifier that is used by a telecommunication service provider to identify and guarantee uniqueness in the service provider's system, which can be separate system from the transaction provider's system. The PINs can be either generated by the transaction provider and supplied to the telecommunication service provider or created by the telecommunication service provider and provided to the transaction provider.

[0020] In accordance with such embodiments, when a consumer is registered in the transaction provider's system as a new "Convenience Card" member upon engaging in a transaction and/or enrolling in the transaction provider's "Convenience Card" program, the consumer may be given a physical convenience card. Hence, the PIN number that is on the back of the physical card in the consumer's possession has been matched to an identifier in the transaction provider's system (*e.g.*, the convenience card number) that is provided to the transaction provider when the convenience card is issued to the consumer.

[0021] Hence, when the convenience card is issued, it is possible to add automatic phone time (i.e., credit for telecommunication services) onto the consumer's card. This can be done, as discussed in detail below, by subsequent communications that take place between

the transaction provider's system and that of the telecommunication service provider that supports the PIN on the consumer's card. The communication may take place in any message structure, using any suitable protocol. Generally, a minimal data set sent to the service provider by the transaction provider might include the recharge credit amount and the convenience card number. Additional data fields passed may include PIN, merchant ID, and the like. In accordance with some embodiments, cards may be activated without adding any credit to the card. In other embodiments, a separate process may be implemented to add more credit onto the customer's convenience card account. If a card becomes lost, the customer can call a designated number (or be directed to a designated number by a representative of the transaction provider and/or service provider) to report the lost card, at which point any remaining credit, along with all loyalty information, transaction information, etc., can be transferred to a new card, which can be mailed to the customer and/or picked up from a representative location.

[0022] In accordance with other embodiments, the convenience card can be used to purchase credit for prepaid and other services, even if those services are not associated with the convenience card itself, by using transactions, such as those discussed below, to make payments to providers of such services.

[0023] Referring to Fig. 1A, an enrollment and payment system 100 is illustrated that may be used to facilitate payments made to purchase goods or services, and/or provide enrollment services in accordance with an embodiment of the present invention. System 100, which in some ways can be similar to systems described in U.S. Pat. Appl. No. 10/112,258 entitled ELECTRONIC IDENTIFIER PAYMENT SYSTEMS AND METHODS," and filed March 29, 2002, the entire disclosure of which is incorporated herein by reference for all purposes, includes a point-of-sale ("POS") device 110 in communication with a transaction provider control 130 via a communication network 120. In addition, transaction provider control 130 is communicably coupled to one or more service provider controls 140 via communication network 120. Transaction provider control 130 is associated with a transaction provider database 135 and service provider controls 140 are associated with service provider databases 145. As will be evident from the proceeding discussion, system 100 can include any number of POS devices 110 and service provider controls 140 in accordance with the various embodiments of the present invention.

[0024] POS device 110 can be any device disposed at the point-of-sale. Thus, POS device 110 can one such as is described in copending U.S. Pat. Appl. No. 09/634,901, entitled "POINT OF SALE PAYMENT SYSTEM," filed August 9, 2000 and U.S. Prov. Appl. No. 60/147,899, entitled "INTEGRATED POINT OF SALE DEVICE," filed August 9, 1999, both of which are incorporated herein by reference for all purposes. Based on the description provided herein, one of ordinary skill in the art will recognize other devices capable of operating as POS device 110. For example, POS device 110 can be a personal computer ("PC"), a personal digital assistant ("PDA"), or the like.

[0025] As used herein, a service provider is any entity that offers goods and/or services for sale to consumers. Merely by way of example, one particular type of service provider is a telecommunication service provider, which can provide telecommunication services, which can be prepaid, including telephone, facsimile, Internet and other such services. Service providers often maintain service provider controls 140 to maintain accounts and other information related to the consumers that they serve. Such service provider controls 140 can be any type of computer capable of communicating with other types of communication devices or computers. For example, service provider control 140 can be a mainframe computer, such as those available from Tandem, a server computer, or the like. In some cases, service providers can provide services using a convenience card as a means of payment. For instance, a convenience card can store prepaid credit for goods and/or services that may be purchased from a service provider. Merely by way of example, a convenience card may store credits in the form of prepaid telephone "minutes" that can be used to make long distance or other toll telephone calls.

[0026] A transaction provider is any entity that issues a convenience card. In many instances, a transaction provider also will provide financial services, including, merely by way of example, money transfer services, bill payment services, and the like. Thus, in some cases, a transaction provider is an entity that provides both POS device 110 and transaction provider control 130. In other cases, a transaction provider is an entity that provides transaction provider control 130, and accepts inputs from POS devices 110 operated by third parties. In yet other cases, a transaction provider is an entity that provides POS device 110 that interacts directly with service provider controls 140 without utilizing transaction provider control 130. In still other cases, a transaction provider can be a payment acceptance provider, such as the "payment provider" identified in U.S. Patent Appl. No. 10/112,258, already incorporated herein by reference.

[0027] In some embodiments of the present invention, service providers 140 issue unique identifiers which are associated with a good or service that are electronically transmitted to transaction provider 130, where they can be stored in database 135. These identifiers may be associated with specific consumers. For example, when requesting a good or service, the service provider may create an account, and an identifier can then be associated with the account and issued to the consumer. Alternatively, the identifiers may be associated with a good or service, but not to any given consumer. For example, the identifiers may be associated with some type of stored value, such as phone time, dollars and the like. This value may be redeemed simply by presenting the identifier to the service provider. In one aspect, an identifier can be considered personal identification numbers ("PIN").

[0028] Communication network 120 can be any network capable of transmitting and receiving information in relation to POS device 110, service provider controls 140, and transaction provider controls 130. For example, communication network 120 can comprise a TCP/IP compliant virtual private network ("VPN"), the Internet, a local area network ("LAN"), a wide area network ("WAN"), a telephone network, a cellular telephone network, an optical network, a wireless network, or any other similar communication network.

[0029] In some embodiments, communication network 120 is a combination of a variety of network types. For example, in one embodiment, communication network comprises the Internet for communicating between POS device 110 and transaction provider control 130, and a dial-up network for communicating between transaction provider control 130 and service provider controls 140. In light of this document, one of ordinary skill in the art will recognize a number of other network types and/or combinations thereof that are capable of facilitating communications between the various components of system 100.

[0030] Referring to Fig. 1B, a logical diagram of system 100 of Fig. 1A is illustrated. Central to system 100 is transaction provider control 130. In particular embodiments, transaction provider control 130 is comprised of a host computer capable of accessing one or more databases 135. Further, transaction provider control 130 facilitates data transfer between one or more service providers 140 and one or more POS devices 110, or other computer terminals. Transaction provider control 130 can be any type of computer capable of communicating with other types of communication devices or computers. For example, transaction provider 130 can be a mainframe computer, such as those available from Tandem, a server computer, or the like.

[0031] POS devices 110 communicate with transaction provider control 130 in order to process activate, configure and/or recharge convenience cards, as well as to process transactions, which may be facilitated by the use of convenience cards. For example, when ready to make a payment, a consumer may present a convenience card to a representative of the transaction provider, which can be read by POS device 110. The POS device 110 can obtain certain loyalty information from the magnetic stripe on the convenience card, and it can contact transaction provider control 130 to obtain additional information about the customer and/or any relevant transactions. In this way, the convenience card can greatly facilitate a transaction (such as, for example, a money transfer transaction), by eliminating to a great extent the data entry required to complete the transaction.

[0032] For instance, upon reading the convenience card, the POS device 110 can display for the representative a list of recent transactions, which can either be stored on the convenience card or downloaded from transaction provider control 130 based on customer identifying information stored on the convenience card. The customer, then, can be given the option of repeating any of those transaction, optionally with modified terms (*e.g.*, a payment or money transfer to the same recipient but for a different amount). Alternatively, the customer might want to initiate a new transaction, such that the stored transaction information would not be helpful; however, the customer's biographical information, as well as any other desired information, can be entered automatically into the proper fields on the transaction form on POS device 110. In this way, convenience cards can make a transaction much more efficient and convenient for both the customer and the representative, as well as decreasing the odds of incorrect data entry. In some cases, therefore, the transaction provider might offer slightly lower transaction fees to reflect the lower administrative costs of transactions utilizing convenience cards. Further, as discussed below, the transaction provider can offer a variety of other incentives to users of convenience cards, including discounts, special promotions, and credit toward goods/services offered by a service provider. Such credits can, for example, be added to a convenience card automatically by transaction provider control 130 (*e.g.*, via POS device 110) every time the customer uses the card.

[0033] In addition, POS devices 110 can be used to add purchased credit to a convenience card. For instance, the consumer may wish to purchase long distance "minutes" from a certain phone company. In such cases, the consumer makes a request to purchase the phone time, perhaps from a representative of the transaction provider. The transaction provider can "slide" the convenience card through the POS device 110, so that information stored on the

card is entered into POS device 110, and the representative can further enter information indicating that the customer is interested in acquiring phone time from the service provider. POS device 110 may then display payment options for that provider as received from the transaction provider control 130. For example, payment in increments of $5, $10, $25 and $50 may be accepted. Upon receipt of payment, the transaction provider notifies the service provider of the payment, and the stored value associated with the convenience card is updated. In certain embodiments, the stored value is available for immediate use. Conveniently, a printer 110 may print a receipt with the identifier.

[0034] At the time of payment, other funds may also be collected. For example, the transaction provider may charge and collect a fee for its services. As another example, applicable taxes may be calculated and collected. These taxes may be calculated by transaction provider control 130 in combination with database 135 and may include tax tables for various locations throughout the country. When tendering payment, the consumer may provide information on his residential address, such as a zip code. This information is transmitted to transaction provider control 130 that performs a look-up in database 135 to determine the appropriate tax rate. Transaction provider control 130 then computes the tax and sends the tax information to computer 308. The payment amount, taxes, and any service fees may then be displayed to the consumer on a display screen. Alternatively, the taxes may be computed directly by POS device 110 and based on the location of POS device 110, or in part by POS device 110 and in part by transaction provider control 130.

[0035] Transaction provider control 130 may also be used to electronically transfer the payment along with any collected taxes to the service provider. This may conveniently occur by an ACH transfer of funds into a bank account 160 of the service provider. This may occur upon receipt of the payment information by transaction provider control 130 or by batch mode at specified times. A record of the deposit may separately be transmitted to service provider control 140. Transaction provider control 130 is configured to communicate with a separate ACH system that debits the account of the consumer and credits the account of the service provider as is known in the art.

[0036] Referring to Fig. 2, another embodiment of system 100 is illustrated including discussion of additional elements. As shown, system 100 includes transaction provider control 130 for facilitating transactions for a consumer 190, as well as activating, configuring and/or recharging a convenience card for the customer 190.

[0037] Each consumer 190 has a unique ID 180, which can comprise any suitable identifier, and which can be associated with a number embossed on the consumer's convenience card. Conventional identifiers such as name, social security number, etc. are acceptable. Consumer 190 interfaces with transaction provider control 130 through an interface 12. Interface 12 can comprise any suitable form or device for communications, including telephone (which can incorporate voice recognition ("VR")), worldwide web (Internet), mail, in-person, a point-of-sale ("POS") terminal with a card reader, e-mail or any other suitable interface. As with the previous embodiments, Interface 12 can be a POS device 110. Further, in some embodiments, such a POS device 110 can be installed at a retail outlet unrelated to any of various service provider controls 140 and/or transaction provider controls 130 accessible via system 100.

[0038] In this particular embodiment, transaction provider control 130 includes a representative network 160, where representatives in the network provide POS devices 110 at locations accessible to consumer 190. Transaction provider control 130 maintains service provider accounts 175 which can correspond to the various service providers represented by service provider controls 140. In some embodiments, each service provider control 140 can have associated therewith a database 145 containing pertinent information regarding the consumers 190 and their respective accounts. (The designation of accounts, sub-accounts, master accounts, etc. can vary from service provider to service provider. Thus, as used herein the terms account, sub-account and similar terms can designate either the entire account base of a particular service provider control 140, or the individual account of consumer(s) 190.) In other embodiments, the service provider control might track only a list of identifiers (*e.g.*, PINs), along with a credit balance related to each PIN. In such embodiments, correlation between a particular identifier and a customer is maintained by the transaction provider and/or stored by the convenience card.

[0039] In one embodiment, representative network 160 comprises a host computer (not shown) that may be accessed by a variety of remote computers or other devices, such as those described in connection with interface 12. For example, the host computer may comprise a mainframe computer, a server computer, or the like. A database may also be associated with the host computer. In this way, information from consumer databases 145 may be transmitted to the host computer and stored in the database. When a consumer 190 contacts representative network 160, it may be through the host computer. Hence, with this configuration, a consumer may proceed with a transaction using interface 12 which contacts

the host computer of representative network 160 to receive consumer information, such as the unique identifier, and to transmit payment information back to the host computer. The host computer may also serve to coordinate a wire transfer of the payment to a bank account of the service provider as well as to transmit payment information to service provider control of the service provider. Electronic funds transfers may conveniently be made through an automated clearing house (ACH) system that is contacted by the host computer. ACH transfers are well known within the art and will not be described further.

[0040] Figs 3A-3D illustrate exemplary convenience cards in accordance with certain embodiments of the invention. For instance, a convenience card 300 as illustrated on Figs. 3A and 3B can comprise a card number, which can be embossed and which may be associated with a customer number maintained by a transaction service provider and/or with other information identifying a particular customer, such as a telephone number, social security number, and the like. The convenience card 300 can further include an information storage device, such as a magnetic stripe 308, bar code and/or the like, all of which are familiar to those skilled in the art. The storage device (*e.g.*, magnetic stripe 308) can store a variety of information, including without limitation biographical and/or demographic information about the customer, information about recent transactions, information about discounts and/or promotions for which the customer currently is eligible, and/or information about credit balances with one or more service providers. In lieu of some or all of this information, the magnetic stripe 308 can store identifying information about the customer and/or card number, and the identifying information can be used, perhaps by a POS device as described above, to download pertinent information (which can include any of the aforementioned information), from a transaction provider. Optionally, the information stored on the magnetic stripe 308 can be encoded for security.

[0041] In accordance with some embodiments, the convenience card 300 can further include instructions 312 for using the card 300 to obtain services from a service provider. In certain aspects, the services referenced by instructions 312 can be services for which magnetic stripe 308 stores accumulated credit. In addition, the card 300 can include instructions 316 for refreshing the credit balance on the card 300. Card 300 also can include a PIN 320 or other code, which can be associated with an identifier (*e.g.*, PIN) maintained by the service provider, to allow the service provider and/or transaction provider to debit/credit the credit balance associated with the convenience card depending on actions taken by the customer (*e.g.*, use of the services, payment for additional credit, rewards from the

transaction provider, etc.). In some cases, the PIN 320 can be the PIN issued by the service provider. In other cases, the identifier 320 can be concealed, for instance, by a scratch-off coating on card 300.

[0042] In accordance with other embodiments, for example, the embodiment illustrated by the exemplary card 340 of Figs. 3C and 3D, services optionally can be used via the convenience card without a service provider PIN. In such cases, additional instructions can be given on the card 340 for activation without a PIN. Thus, under certain circumstances, the customer can used the services (and have credit debited from the card 340) without having to enter an identifier. For example, in the case of long distance phone time, the customer can have a telephone number associated with the identifier, such that all calls placed to/from that number can be paid for by credit from card 340 without the use of a PIN.

[0043] In some cases, a customer can be awarded a convenience card when making a transaction with transaction provider, and, optionally, the card can be preconfigured with a credit balance that can be used toward certain services, as a way of rewarding the customer for placing the transaction, as well as a way of encouraging loyalty in the future. In other cases, the customer may be presented with a convenience card upon request, for instance, by enrolling in (providing information to) the transaction provider's convenience card system.

[0044] Turning now to Fig. 4, a method 400 is illustrated for preparing convenience cards in accordance with embodiments of the invention. At block 404, the transaction provider obtains a block of identifiers (*e.g.*, PINs) from a service provider. The PINs can be transferred from the service provider to the transaction provider as a data file using any connection known to those skilled in the art, including, merely by way of example via a network connection between a service provider control (*e.g.*, 140a) and the payment provider control 130, as discussed above. In some embodiments, the data file can explicitly and/or implicitly identify each PIN and, optionally, provide an indication of an initial amount of credit associated with each PIN. Alternatively, a service provider might simply authorize the transaction provider to use a reserved set of PINs (*e.g.*, a range of PIN numbers) through an informal communication, without any formal transfer of specific PINs.

[0045] In some cases, the transaction provider might pay a fee associated with each PIN, and each PIN optionally might have a credit balance when obtained by the transaction provider. In other cases, the transaction provider might not pay any fee to the service provider for the PINs, and/or the PINs might not be associated with any credit upon receipt

by the transaction provider. In either case, the transaction provider and/or the customer receiving a convenience card generally can add credit to the card (to be used in conjunction with the PIN) at a later time, as discussed in more detail below. Generally, each of the PINs received by the transaction provider can be pre-associated with an account maintained by the service provider before transfer to the transaction provider, and/or each of the PINs can be associated with an account maintained by the service provider upon the first use and/or first addition of credit to the PIN.

[0046] At block 408, each PIN can be associated with a given card number. In some cases, this association can comprise a database link between a given PIN and the convenience card with which it is associated, perhaps in a database residing at transaction provider control 130. Optionally, at block 412, the transaction provider can communicate with the service provider regarding the correlation between each PIN received from the service provider and the associated card number. If so, the service provider can track the credit in a particular account by reference to the convenience card number as well as by reference to the PIN number, allowing additional efficiency for the service provider, the transaction provider, and/or the customer. Merely by way of example, if the customer and/or the transaction provider wishes to add credit to a particular PIN, a credit addition request can be sent to the service provider referencing either the card number and/or the PIN number so that, if desired, neither the customer nor the transaction provider need specifically reference a particular PIN number when adding credit to be associated with a particular card number.

[0047] At block 416, a convenience card can be created. In certain embodiments, the convenience card, as discussed above with reference to Figs. 3A to 3D, can include an embossed card number, a magnetic stripe, an indication of the PIN number associated with the card, etc. Those skilled in the art will recognize that there are several available methods for manufacturing magnetic stripe cards and any of these methods can be used in accordance with various embodiments of the invention. In some cases, cards can be pre-manufactured, perhaps at a central location, and sent in bulk to representatives for distribution to customers. In other cases, cards can be created dynamically, perhaps at a representative location, allowing for further customization of a particular convenience card to include, merely by way of example, a customer name and/or other information customized for a particular customer. In certain embodiments, as mentioned above, the PIN indicator can be concealed at the time of purchase, using a scratch-off coating or some similar device, to prevent use of the PIN

until after purchase. In other embodiments, the PIN can require activation (which can, if desired, take place via a POS device and/or the like) prior to use.

[0048] Fig. 5 illustrates a method 500 for awarding a convenience card in accordance with some embodiments of the invention. According to method 500, the customer can initiate a transaction by contacting the transaction provider (block 504). Such contact can occur, *inter alia*, by telephone (using either a live operator or a VRU), over the Internet, and/or at the physical location of a representative for the transaction provider. For instance, Fig. 6A illustrates an example display screen 600 that can be used by a representative to conduct the card award procedures. The customer then provides the information for the transaction at block 508. This can comprise filling out a form with the relevant information, entering the information into an online form, entering the information with dial tone multi-frequency ("DTMF") tones, etc. After the information has been provided, the transaction is initiated (block 512). Initiation can consist of a representative performing the transaction with a POS device, an automated script processing an online form, etc. Often, initiation of the transaction will involve the payment of monies by the customer, and such payment can be with cash, credit card, wire transfer, and the link.

[0049] In some cases, the transaction can be an independent transaction (such as a money transfer, bill payment, etc.), and the award of a convenience card can be, in a certain respect, ancillary to the transaction itself. In other cases, the transaction itself can involve the convenience card. Merely by way of example, the transaction can comprise a request for enrollment in the convenience card program and/or a request for credit with a particular service provider, such that there is no independent transaction accompanying the award of the convenience card.

[0050] In an exemplary embodiment illustrated by Figs. 6A-6G, a money transfer transaction can be conducted in accordance with certain embodiments of methods similar to method 600, and a convenience card can be awarded at the end of the transaction. Hence, the example display screen 600 includes an option (labeled F5) for performing an independent transaction (e.g., a money transfer), for which a card can be awarded, as well as an option (labeled F8) for an enrollment only.

[0051] As illustrated by example screen display 610 of Fig. 6B, once the representative chooses the type of transaction, the representative can be given the option of swiping and/or entering the number of a new or existing convenience card to be used for the transaction. If a

card is swiped through a POS device, the field containing the card number can be automatically populated by the POS device. The card number can be sent by the POS device to the transaction provider (and, specifically to the transaction provider control 12), and the transaction provider can then prompt the representative, *e.g.*, via data entry screen 620 and 630 of Fig. 6C and 6D to enter the relevant information for the transaction, beginning in this example with the destination country for the money transfer and continuing thereafter with the relevant information regarding the receiver of the money. Fig. 6E illustrates an example screen display 640 that allows the representative to input the amount of money collected from the customer. In some embodiments, this amount can include and amount to be transferred, plus any taxes and/or fees, as well as an additional amount, if desired, to be credited toward services on the convenience card. If desired, a receipt can be printed for the money transfer transaction, using a screen similar to the screen 650 displayed on Fig. 6F.

[0052] During and/or after the initiation (and, optionally, completion) of the transaction, the relevant customer and/or transaction information provided by the customer at block 408 can be associated with a convenience card (block 516). For example, Fig. 6G illustrates an example screen display 660 that can be displayed for the representative at the end of the transaction. As mentioned above, the convenience card can be a pre-manufactured card and/or can be manufactured on demand, before, during and/or after the initiation and/or completion of the transaction. In this exemplary case, the card was manufactured before the initiation of the transaction and swiped at the initiation. Upon completion, the card number can be automatically associated with the customer information entered during the transaction.

[0053] Optionally, credit for goods/services (from the transaction provider and/or from one or more third party service providers) can be added to the card (or an account associated with the card) at this point (block 520), perhaps as a reward to the customer for engaging in the transaction. In the illustrated example, screen display 660 indicates that 15 "points" have been credited to the card as a result of the transaction (the points can correspond to a more tangible credit denomination, such as minutes, dollars, etc.). As a security measure, the representative can be given a telephone number to call to acquire/activate the PIN associated with the card. Then, the card can be presented to the customer (block 524), in person, through the mail, etc., as appropriate.

[0054] Turning now to Fig. 7, a method 700 is illustrated for adding credit to a convenience card. Methods similar to that illustrated by Fig. 7 can be used to recharge an existing card

and/or to add an initial credit to a new convenience card. In some cases, the procedures described with respect to Fig. 7 can be performed in person. For instance, at the location of a representative for the transaction provider. In other cases, the procedures can be performed remotely: by telephone (with a live operator and/or a voice response unit "VRU" system known to those skilled in the art), over the Internet, etc. An exemplary embodiment utilizing method 700 can be discussed with reference to Figs. 8A-8G.

[0055] At block 704, the customer provides customer and/or convenience card information. The provision of this information can be accomplished in several fashions. In some cases, for example, when the customer is at a representative location, the convenience card can be swiped through a POS device, and the POS device can obtain sufficient information from the magnetic stripe on the card to allow identification of the card and/or customer. Fig. 8A illustrates an example screen display 800 that can allow a representative to enter a card number manually and/or swipe the card for automatic entry of the number. This swipe procedure can, therefore, allow quick and efficient entry of the necessary information without the need for timely manual data entry. In other cases, the information can be provided orally by the customer to a representative (either in person, over the phone, etc.) or to a VRU capable of interpreting human speech. In still other cases, the information can be provided digitally by the customer, for instance, via an Internet connection and/or a kiosk at a representative location.

[0056] In accordance with various embodiments, different types and amounts of information will suffice to identify the card to which credit should be added. In a particular aspect, a customer can provide a telephone number (*e.g.*, in person at a representative location, through the entry of DTMF tones and/or through electronic acquisition of the automatic number identification ("ANI") of the telephone from which the customer is calling. In other embodiments, the customer can provide a name, address, social security number, etc. sufficient to identify that customer in the transaction provider system. In still other embodiments, the customer can provide the convenience card number, by tendering the convenience card for swiping through a POS device, reading the digits to a representative, etc. The method of providing information and the amount of information provided is discretionary, so long as the information is sufficient to allow identification of the card number/account number to which credit should be added.

[0057] After the card number/account number has been identified, a request for credit can be entered (block 708), using any appropriate communication device, including, as discussed above, POS device, web browser, telephone, etc. In some cases, a menu of available credit options can be offered to the customer and/or to a representative of the transaction provider, and the request for credit can comprise selecting from the menu. Merely by way of example, after the card number has been identified, the POS device can display a menu of available providers, service offerings and/or credit amounts, and a selection can be chosen from the menu. Fig. 8B illustrates a screen display 810 that can be used to select a service for which to request credit. In this case, the customer can choose to make a transaction with the convenience card and/or "recharge" (*i.e.*, add credit) to a prepaid telephone service associated with the card). Alternatively, a search can be performed for a particular service provider and/or service offering for which credit is desired. Along with the service provider and/or service, the amount of credit to be added can specified. In some cases, the amount of credit can be chosen from among predefined values (*e.g.*, credit can be added in discrete blocks of money, phone time, etc.), while in other embodiments the customer can be given the choice of any amount of credit in any of a variety of denominations to be added to the card. Merely by way of example, in some embodiments, a customer could choose to add 47 minutes of phone time and/or could choose to add $2.37 to a particular account, while in others the customer could specify an amount in $5.00 increments. For example, as illustrated on display screen 820 of Fig. 8C, the representative can type in any amount of credit to add with respect to the requested service. In some cases, the request to add credit can be structured similar to a money transfer, wherein the receiver for the request is the account associated with the card number. Hence, the request to add credit can be accommodated by an existing system that is able to perform money transfer operations. In a particular aspect, the display screen 820 can display the card number to the representative to ensure against mistake.

[0058] In some embodiments, the provision of customer information and request for credit can be consolidated. For instance, a customer might fill out a form (paper or electronic) at a representative location, specifying a card number (and/or other identifying information, such as a telephone number), an amount of requested credit, and the service for which credit is requested. (Alternatively, a particular convenience card may be associated with only one particular service provider and/or only one service offering, obviating the need to specify this information.) The customer then could submit the form, and a representative could process the transaction using the data on the form. In accordance with some embodiments, the

request for credit might be accompanied by a payment from the customer. For example, Fig. 8D illustrates an example display screen 830 that prompts the representative to collect the proper amount (inclusive of taxes and/or fees) to provide the amount of credit requested. In other embodiments, the request for credit might require no payment; for instance the credit could be given to the customer as an award, merely by way of example, of being a loyal customer.

[0059] After the card has been identified and a credit request has been entered into the communication device (*e.g.*, POS device), the card information and credit request can be communicated to the transaction provider, for instance, as a message from a POS device to payment provider control 130 (block 712). In some embodiments, the data entry and communication procedures can utilize the methods discussed in detail in the following copending applications, the entire disclosures of which are incorporated herein by reference for all purposes: U.S. Pat. Appl. No. 09/823,697, entitled "PAYMENT SERVICE METHOD AND SYSTEM," and filed March 31, 2001; U.S. Pat. Appl. No.09/990,702, entitled ELECTRONIC IDENTIFIER PAYMENT SYSTEM AND METHODS," and filed November 9, 2001; U.S. Pat. Appl. No. 10/007,701, entitled ELECTRONIC IDENTIFIER PAYMENT SYSTEM AND METHODS," and filed December 10, 2001; and U.S. Pat. Appl. No. 10/112,258 entitled ELECTRONIC IDENTIFIER PAYMENT SYSTEMS AND METHODS," and filed March 29, 2002, already incorporated herein by reference. Optionally, the request can be approved by the transaction provider (block 716). Approval can comprise, among other things, seeking verification of the funds provided to purchase the credit, etc. Verification could include requiring the representative to affirm that he or she received certified funds from the customer, validating a credit card number, etc. For instance, Fig. 8E illustrates an example screen display 840 requiring the representative to affirm the amount collected from the customer.

[0060] At block 720, credit can be added to the card by the transaction provider. In many cases, this procedure comprises forming a message to be sent to the service provider to add credit to the PIN number associated with the card for which credit has been requested. In other cases, adding credit to the card can include updating a record in the transaction provider's database to indicate that a certain amount of credit has been added to the card, such as when the transaction provider wishes to track the credit on the card independently of the service provider's records. In some cases, a confirmation, in the form of a receipt and/or confirmation number, can be provided. Merely by way of example, Figs. 8F and 8G illustrate

example display screens 850, 860 that allow the printing of a receipt and display a confirmation number, respectively. Alternatively, the system can wait to provide such confirmation until receiving a reconciliation transaction from the service provider, as discussed below.

[0061] At block 724, a credit transaction occurs between the transaction provider and the service provider. In accordance with some embodiments, the credit transaction comprises a message that is sent to the service provider (using any of the communication procedures discussed above), indicating the PIN number and/or the convenience card number to which credit should be applied, along with the amount of credit to be applied to the account. Alternatively, the service provider can be configured so that, for a given PIN number, only a fixed amount of credit can be added in any given transaction. In such cases, the message might not include an amount to be credited, and the message may in fact be a plurality of messages relating to the same PIN number, such that the aggregate amount of credit from each of the messages comprises the credit requested by (or awarded to) the customer.

[0062] At block 728, the credit can be activated by the service provider. In some cases, activation comprises enabling the PIN to be used to acquire goods and/or use services (e.g., where there is not an existing credit balance associated with the PIN), while in other cases, activation comprises adding additional credit to an existing credit balance. In certain aspects, the transaction (block 724) and activation (block 728) procedures occur with little or no delay after the communication of a request to the transaction provider and/or approval of a request, such that activation can appear to the customer to be instantaneous.

[0063] In some embodiments, there may be one or more reconciliation transaction (block 732), whereby the service provider confirms to the transaction provider that the credit has been applied to the PIN number as requested and/or whereby the transaction provider pays the service provider for the credit added to the customer's account. As mentioned above, such reconciliation transactions may utilize an ACH transaction. In other cases, reconciliation transactions may comprise a batch billing and/or payment. In still other cases, certain reconciliation transactions can occur relatively quickly after activation, such that the representative and/or user can be notified that the credit was added successfully to the customer's card.

[0064] In accordance with certain embodiments, one or more of the procedures discussed with regard Fig. 7 can be omitted and/or can take place automatically. For instance, when, as

discussed above, a customer is issued a credit as a reward (e.g., for placing a money-transfer transaction with the transaction provider), method 700 could be used to issue that credit, but blocks 704-716 could be omitted, since that information might be unnecessary: the transaction provider already would know the card number and the amount of credit to be added to the card and (assuming the card contained credit for only one service provider), the service for which credit is to be issued, and authorization would be unnecessary, since the credit is issued as a reward.

[0065] As mentioned above, convenience cards in accordance with certain embodiments of the invention can provide for more expeditious data entry, thereby allowing transactions that are more convenient for the customer, the representative and the transaction provider. For example, Fig. 9 illustrates a method 900 for automatically preparing a transaction form in accordance with embodiments of the invention, and Figs. 10A-10E illustrate example screen displays that can be used to perform method 900.

[0066] At block 904, the convenience card number is provided. As mentioned above and illustrated on example screen display 1000 on Fig. 10A, this can be performed by swiping the card or providing other information sufficient to identify the card number and/or customer, such as, for example, a telephone number. After the card number is provided, a menu of senders and/or preferred transactions is provided (block 908), as illustrated on example screen display 1010 of Fig. 10B. Each entry on the menu can link to stored transaction information at the transaction provider, such that all information (or any subset thereof) about a particular sender and/or transaction necessary to complete a transaction can quickly be downloaded from the transaction provider and used to eliminate time-consuming and error-prone data entry by the representative and/or customer. Preferred transactions can include transactions conducted by the customer in the past, the transactions most popular with other customers and the like. In a certain embodiment, the menu can include all available transactions. In other embodiments, the menu can include transactions involving senders affiliated with the customer and/or the card number. If the desired sender and/or transaction is not listed, a new sender or transaction can be created (and, optionally, will be included in the menu the next time the system is used by that customer). Transactions can bill payment transactions, money transfer transactions, and the like, including the transactions referenced in the copending U.S. Appl. Nos. U.S. Patent Appl. Nos. 09/823,679, 09/990,702, and 10/007,701, already incorporated herein.

[0067] At block 912, a recipient can be chosen from a menu, perhaps using a screen similar to the example screen 1020 depicted on Fig. 10C. Again, the menu can include past recipients for a particular sender and/or type of transaction and/or common recipients (*e.g.*, popular utility companies, mortgage companies, and the like), and new recipients can be defined (and, optionally, included in the menu upon the next use of the system by the customer). Optionally, the customer and/or representative then can confirm the chosen transaction (block 916), as illustrated by example screen display 1030 of Fig. 10D. As much or as little information as desired can be shown on screen display 1030, so long as the customer is able to confirm that the sender, recipient and type of transaction are correct.

[0068] At block 920, a transaction form (either online or paper) can be populated with the appropriate stored information for the chosen transaction, sender and recipient, as illustrated on display screen 1040 of Fig. 10E. Information that was not stored for the transaction, sender and/or recipient can be provided, and any information can be changed as desired. Then, the transaction can be sent to the transaction provider for execution (block 924).

[0069] In this way, embodiments of the invention provide money transfer convenience cards and methods and systems for their use. The description above identifies certain exemplary embodiments for implementing the invention, but those skilled in the art will recognize that many modifications and variations are possible within the scope of the invention. Therefore, the invention is defined only by the claims set forth below.

WHAT IS CLAIMED IS:

1. A money transfer convenience card that can be used to access loyalty information from a transaction provider and store credit toward the purchase of services from a service provider.

MONEY TRANSFER CONVENIENCE CARD, SYSTEMS AND METHODS FOR ITS USE

ABSTRACT OF THE DISCLOSURE

Certain embodiments of the invention comprise convenience cards and methods and systems for their use. In some embodiments, convenience cards can also be used as phone cards, which optionally can be rechargeable. In a particular aspect, convenience cards can be given to customers of a service provider and can be used to facilitate money transfers and other transactions through that provider, as well, in some cases, as through third party providers. In effect, when a customer conducts a transaction, including without limitation a money transfer transaction, using particular provider, the customer can be given one or more convenience cards, by the provider or by a third party.

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FEB 22 2005
PATENT & TRADEMARK OFFICE

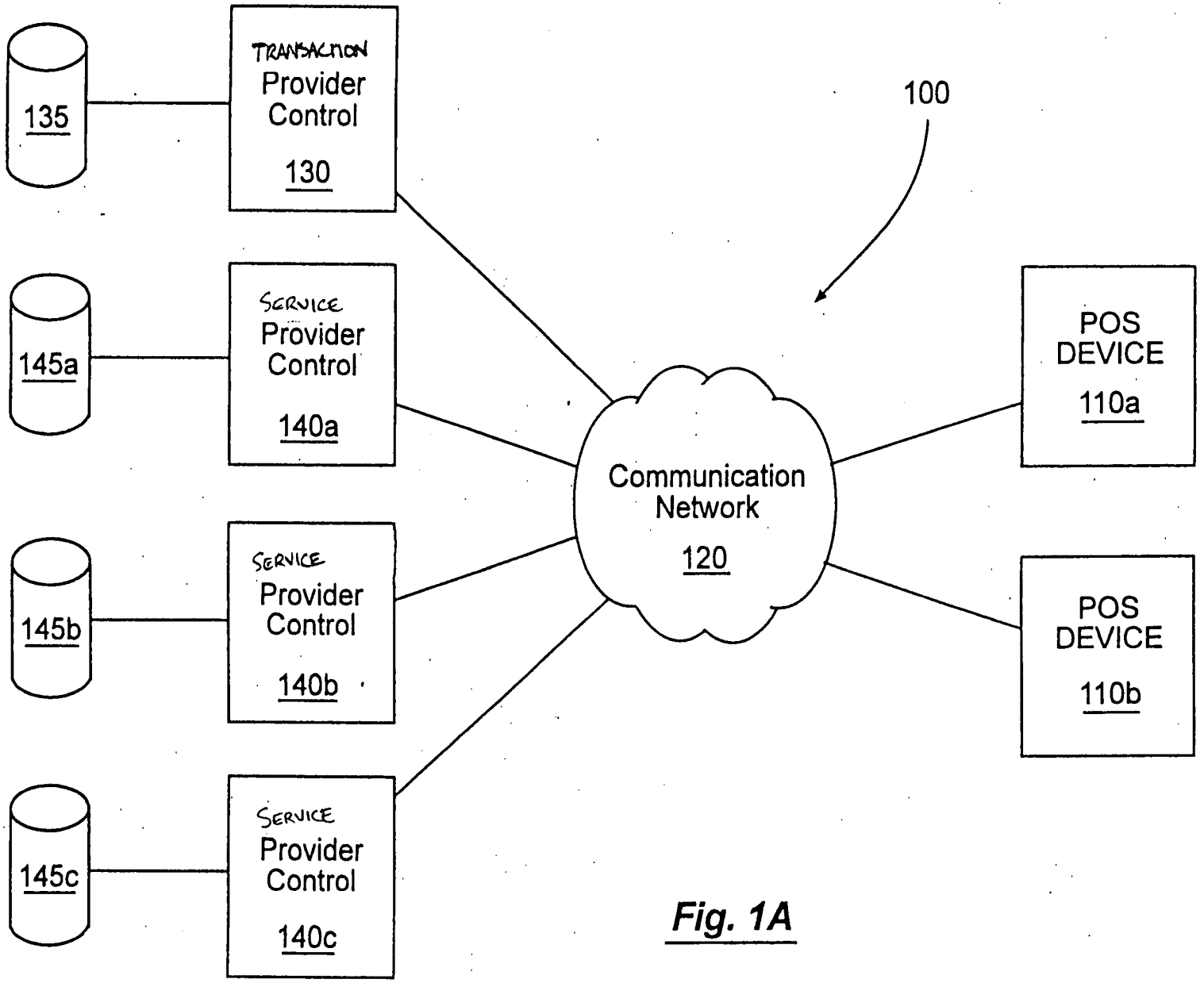


Fig. 1A

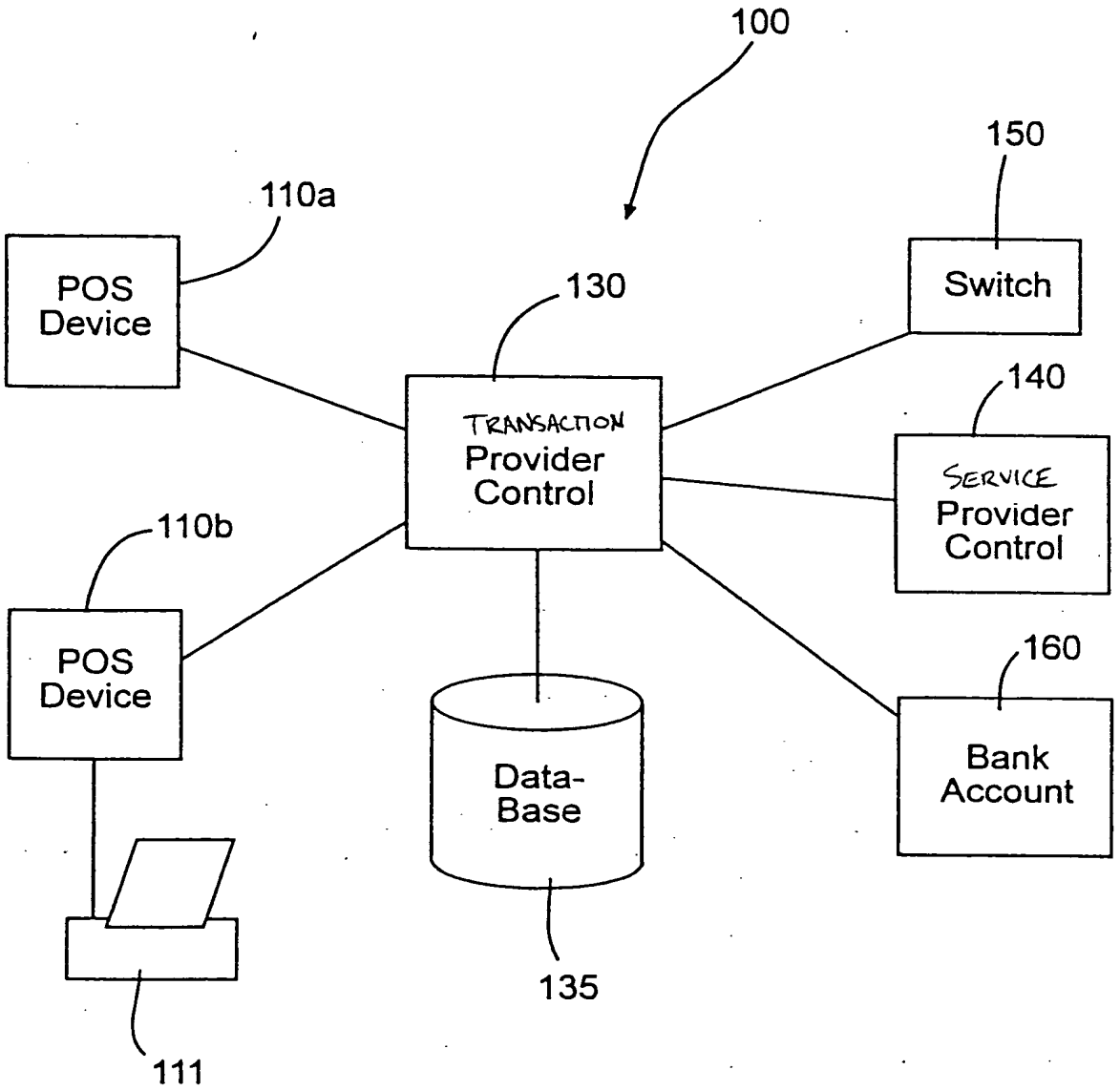

100
150
110a
POS Device
130
Switch
140
TRANSACTION Provider Control
SERVICE Provider Control
110b
POS Device
160
Data-Base
Bank Account
135
111

Fig. 1B

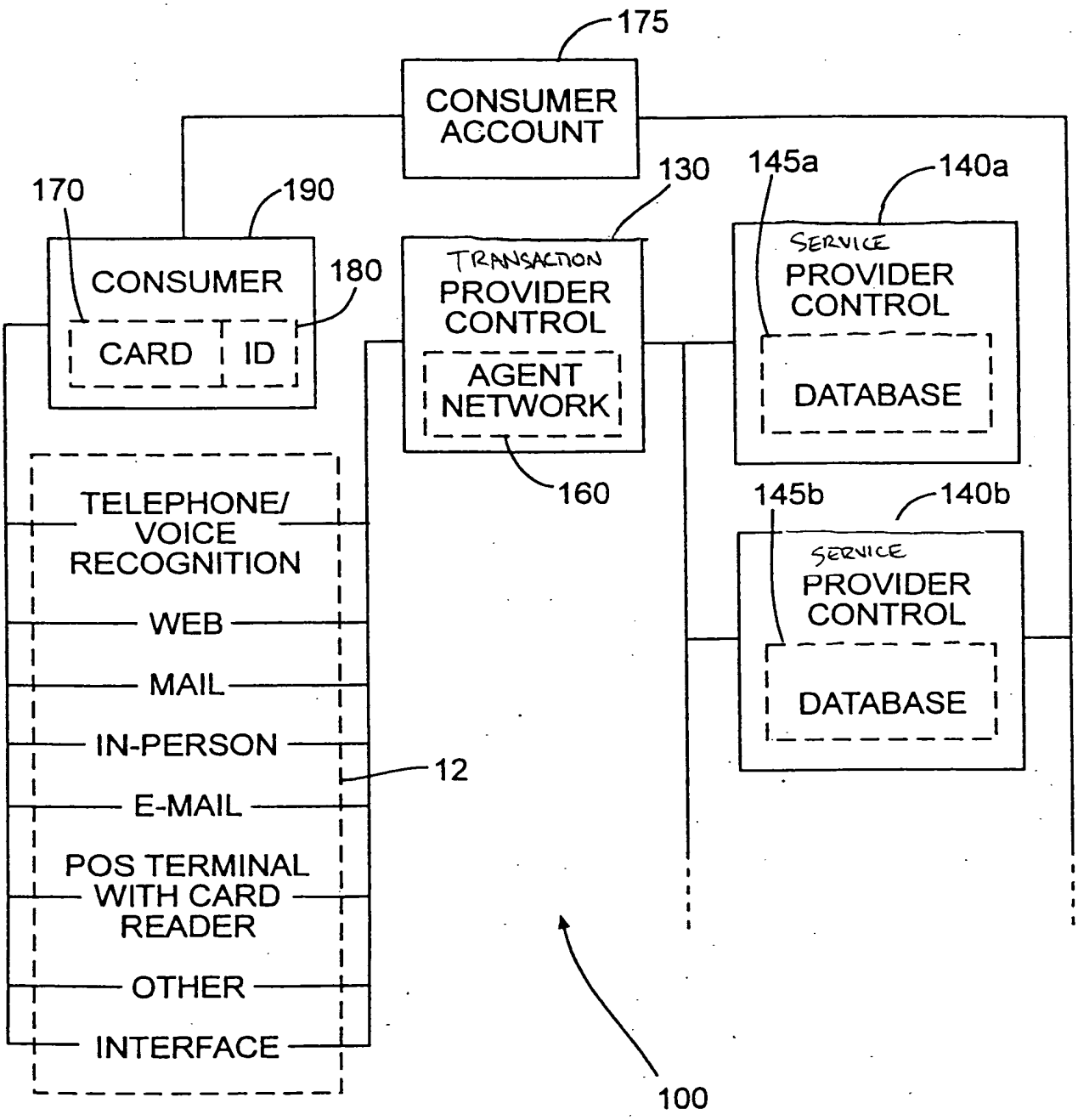

175
CONSUMER ACCOUNT
170
190
130
145a
140a
CONSUMER
CARD
ID
180
TRANSACTION PROVIDER CONTROL
AGENT NETWORK
SERVICE PROVIDER CONTROL
DATABASE
160
145b
140b
SERVICE PROVIDER CONTROL
DATABASE
TELEPHONE/ VOICE RECOGNITION
WEB
MAIL
IN-PERSON
E-MAIL
POS TERMINAL WITH CARD READER
OTHER
INTERFACE
12
100

Fig. 2

BEST AVAILABLE COPY

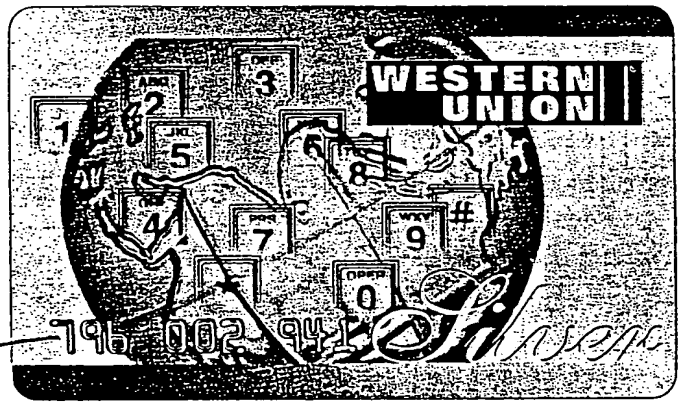


Fig 3A

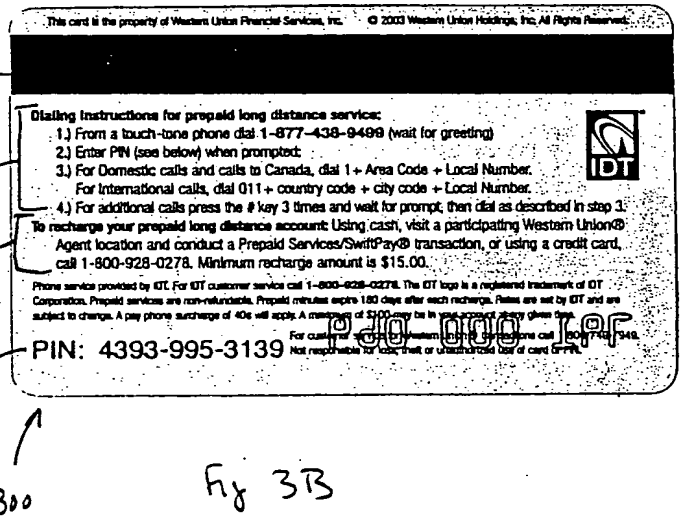


Fig 3B

340

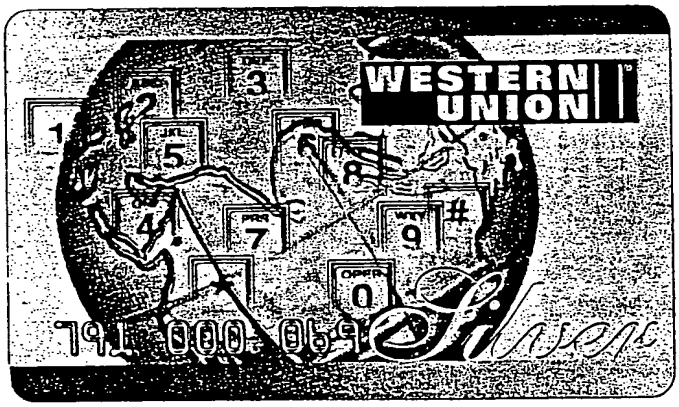
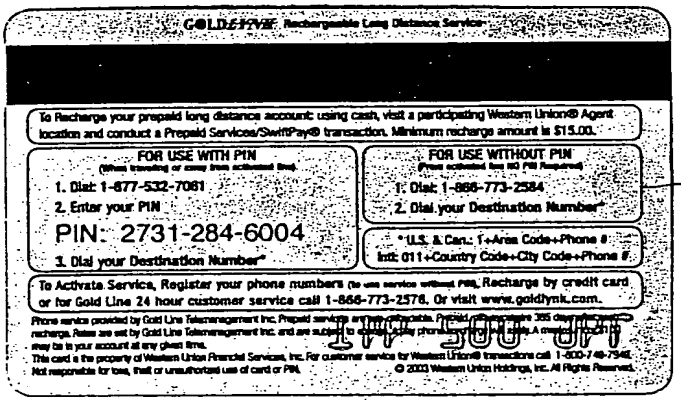


Fig 3C



344

Fig 3D

340

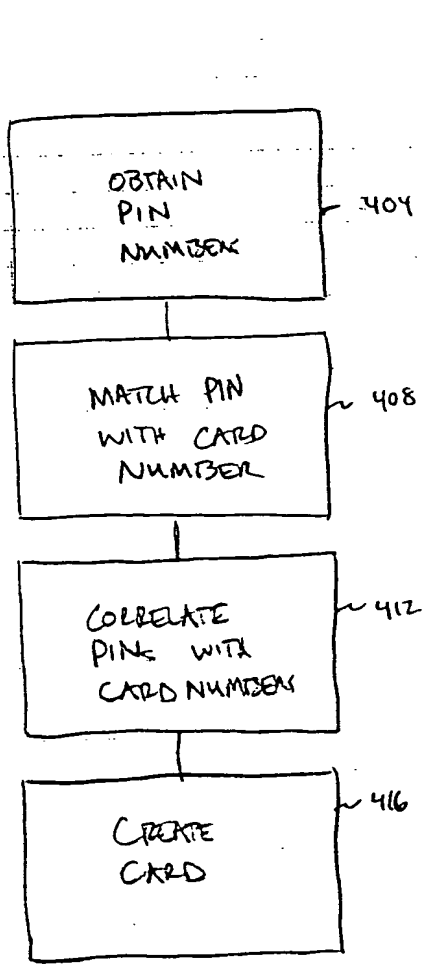

400
OBTAIN PIN NUMBER
404
MATCH PIN WITH CARD NUMBER
408
CORRELATE PIN WITH CARD NUMBER
412
CREATE CARD
416

Fig. 4

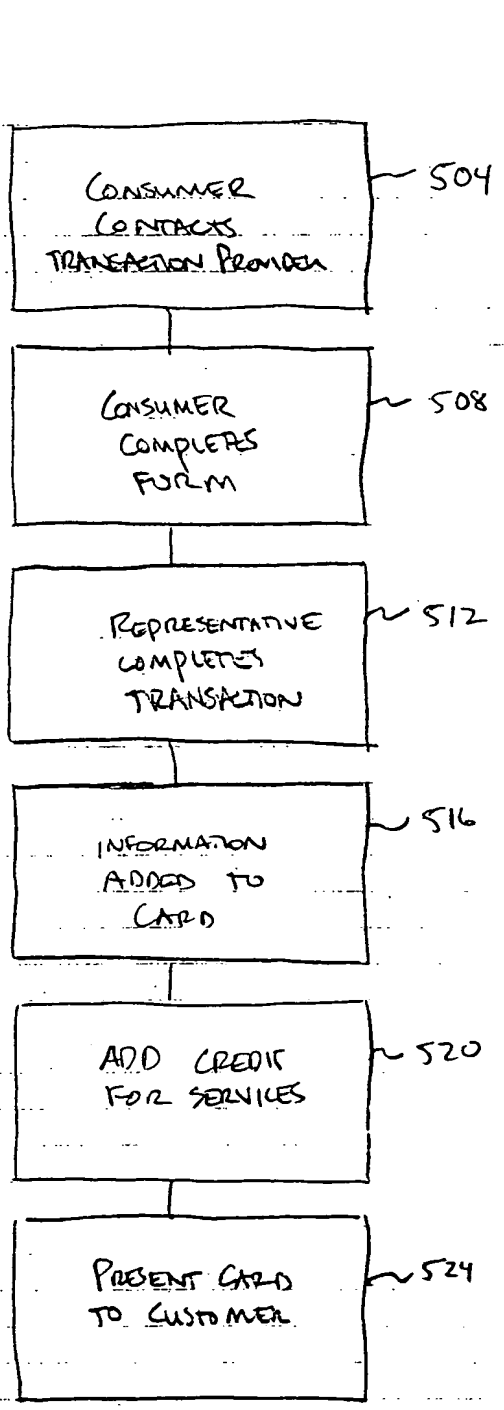

500
CONSUMER CONTACTS TRANSACTION PROVIDER
504
CONSUMER COMPLETES FORM
508
REPRESENTATIVE COMPLETES TRANSACTION
512
INFORMATION ADDED TO CARD
516
ADD CREDIT FOR SERVICES
520
PRESENT CARD TO CUSTOMER
524

FIG. 5

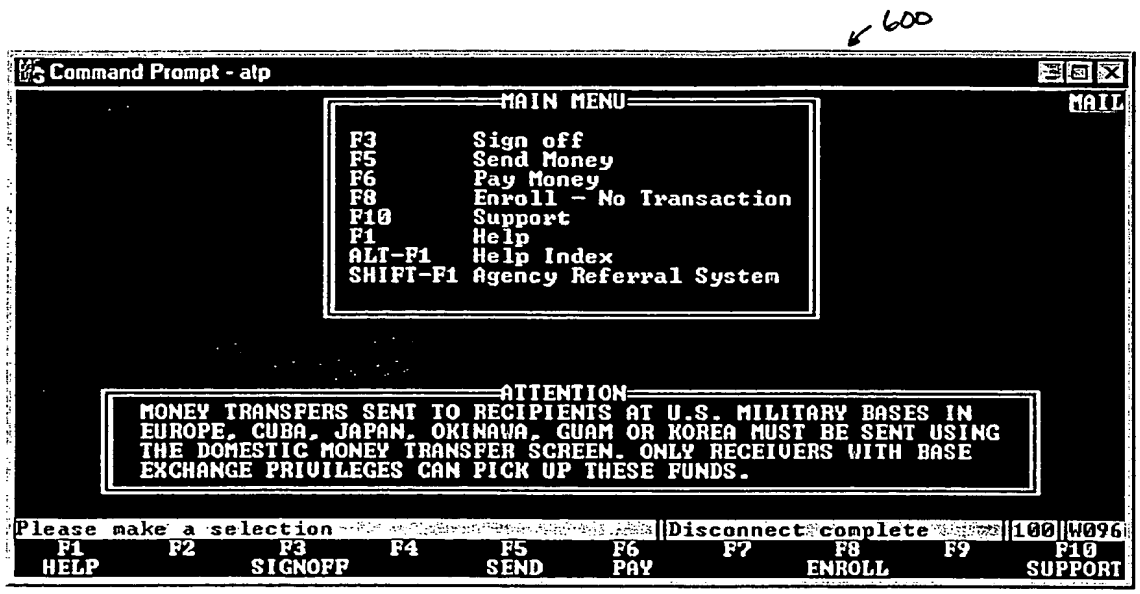

600
Command Prompt - atp
MAIN MENU
MAIL
F3 Sign off
F5 Send Money
F6 Pay Money
F8 Enroll - No Transaction
F10 Support
F1 Help
ALT-F1 Help Index
SHIFT-F1 Agency Referral System
ATTENTION
MONEY TRANSFERS SENT TO RECIPIENTS AT U.S. MILITARY BASES IN EUROPE, CUBA, JAPAN, OKINAWA, GUAM OR KOREA MUST BE SENT USING THE DOMESTIC MONEY TRANSFER SCREEN. ONLY RECEIVERS WITH BASE EXCHANGE PRIVILEGES CAN PICK UP THESE FUNDS.
Please make a selection
Disconnect complete
100 W096
F1 HELP
F2
F3 SIGNOFF
F4
F5 SEND
F6 PAY
F7
F8 ENROLL
F9
F10 SUPPORT

Fig. 6A

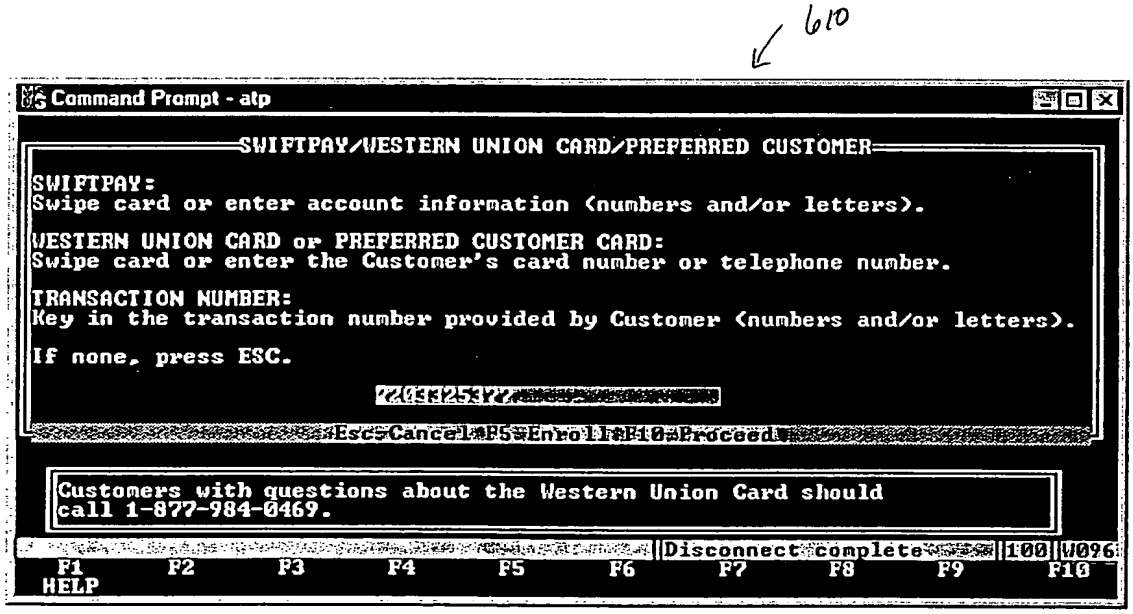

610
Command Prompt - atp
SWIFTPAY/WESTERN UNION CARD/PREFERRED CUSTOMER
SWIFTPAY:
Swipe card or enter account information (numbers and/or letters).
WESTERN UNION CARD or PREFERRED CUSTOMER CARD:
Swipe card or enter the Customer's card number or telephone number.
TRANSACTION NUMBER:
Key in the transaction number provided by Customer (numbers and/or letters).
If none, press ESC.
Esc=Cancel F5=Enroll F10=Proceed
Customers with questions about the Western Union Card should call 1-877-984-0469.
Disconnect complete
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 6B

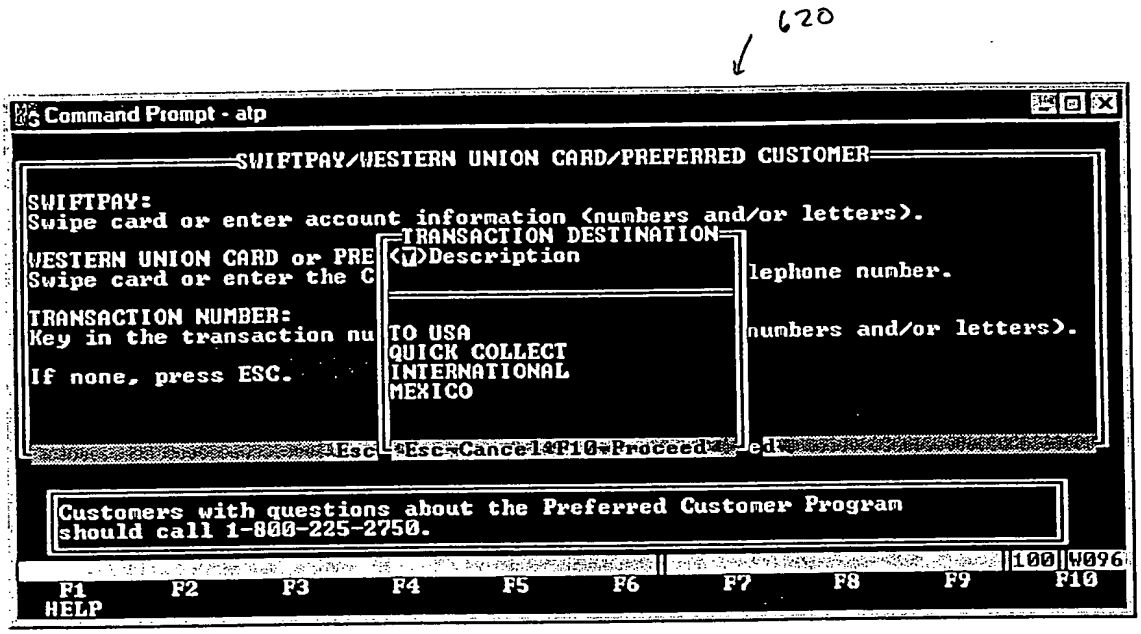

620
Command Prompt - atp
SWIFTPAY/WESTERN UNION CARD/PREFERRED CUSTOMER
SWIFTPAY:
Swipe card or enter account information (numbers and/or letters).
TRANSACTION DESTINATION
(V)Description
WESTERN UNION CARD or PRE
Swipe card or enter the C
lephone number.
TRANSACTION NUMBER:
Key in the transaction nu
numbers and/or letters).
If none, press ESC.
TO USA
QUICK COLLECT
INTERNATIONAL
MEXICO
Esc
Esc-Cancel F10-Proceed
Customers with questions about the Preferred Customer Program
should call 1-800-225-2750.
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 6C

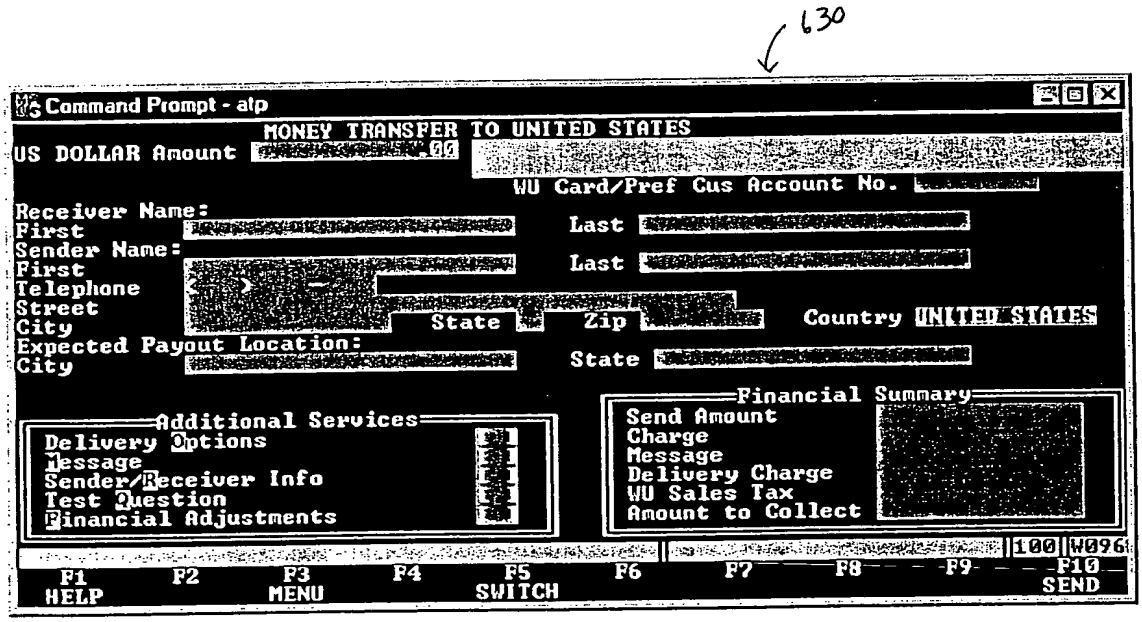

630
Command Prompt - atp
MONEY TRANSFER TO UNITED STATES
US DOLLAR Amount
.00
WU Card/Pref Cus Account No.
Receiver Name:
First
Last
Sender Name:
First
Last
Telephone
Street
City
State
Zip
Country UNITED STATES
Expected Payout Location:
City
State
Additional Services
Delivery Options
Message
Sender/Receiver Info
Test Question
Financial Adjustments
Financial Summary
Send Amount
Charge
Message
Delivery Charge
WU Sales Tax
Amount to Collect
100 W096
F1 HELP
F2
F3 MENU
F4
F5 SWITCH
F6
F7
F8
F9
F10 SEND

Fig. 6D

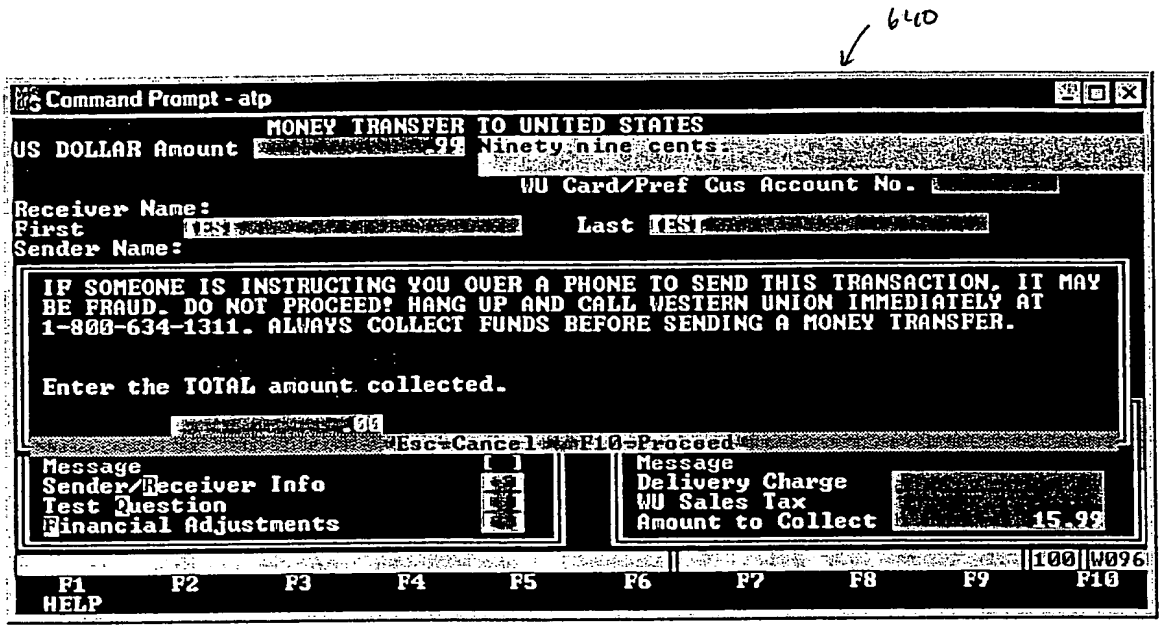

640
Command Prompt - atp
MONEY TRANSFER TO UNITED STATES
US DOLLAR Amount .99 Ninety nine cents
WU Card/Pref Cus Account No.
Receiver Name:
First TEST Last TEST
Sender Name:
IF SOMEONE IS INSTRUCTING YOU OVER A PHONE TO SEND THIS TRANSACTION, IT MAY BE FRAUD. DO NOT PROCEED! HANG UP AND CALL WESTERN UNION IMMEDIATELY AT 1-800-634-1311. ALWAYS COLLECT FUNDS BEFORE SENDING A MONEY TRANSFER.
Enter the TOTAL amount collected.
.00
Esc=Cancel F10=Proceed
Message
Sender/Receiver Info
Test Question
Financial Adjustments
Message
Delivery Charge
WU Sales Tax
Amount to Collect
15.99
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 6E

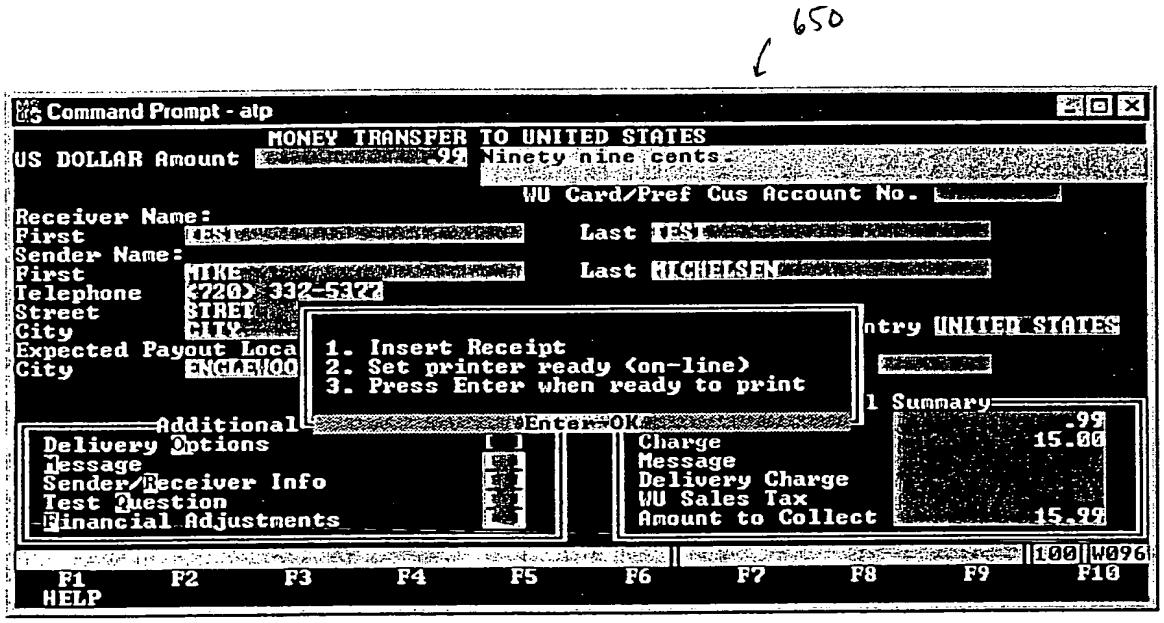

650
Command Prompt - atp
MONEY TRANSFER TO UNITED STATES
US DOLLAR Amount .99 Ninety nine cents
WU Card/Pref Cus Account No.
Receiver Name:
First TEST Last TEST
Sender Name:
First MIKE Last MICHELSEN
Telephone (720) 332-5822
Street STREET
City CITY
Expected Payout Loca
City ENGLEWOO
ntry UNITED STATES
1. Insert Receipt
2. Set printer ready (on-line)
3. Press Enter when ready to print
Enter=OK
l Summary
.99
15.00
Additional
Delivery Options
Message
Sender/Receiver Info
Test Question
Financial Adjustments
Charge
Message
Delivery Charge
WU Sales Tax
Amount to Collect
15.99
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 6F

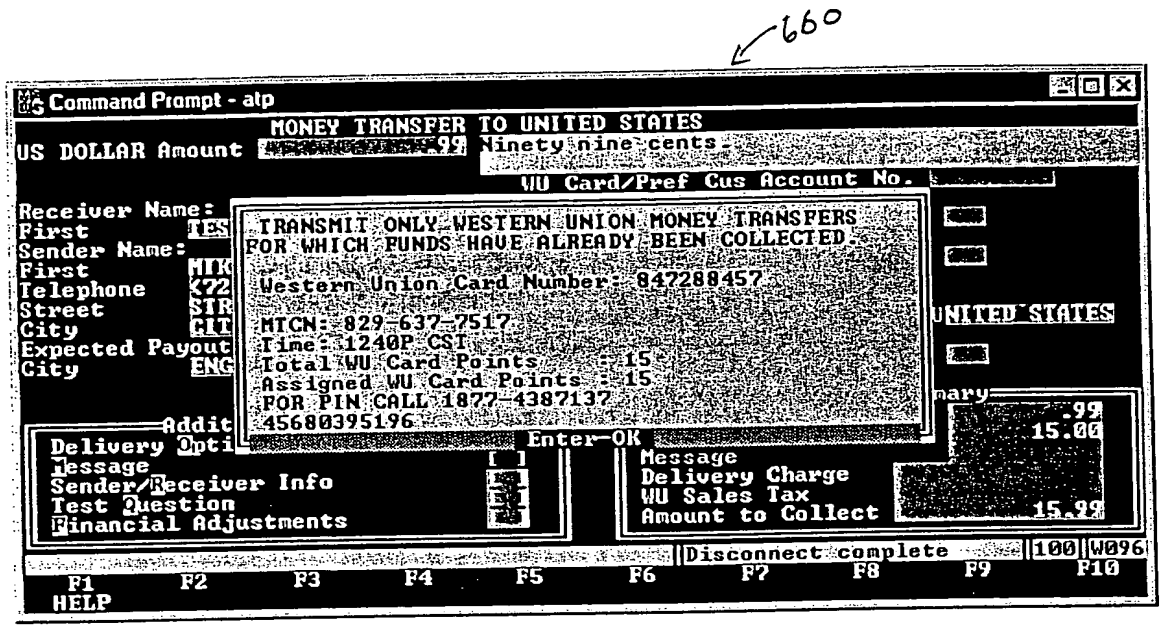

660
Command Prompt - atp
MONEY TRANSFER TO UNITED STATES
US DOLLAR Amount
Ninety nine cents
WU Card/Pref Cus Account No.
Receiver Name:
First
Sender Name:
First
Telephone
Street
City
Expected Payout
City
TRANSMIT ONLY WESTERN UNION MONEY TRANSFERS
FOR WHICH FUNDS HAVE ALREADY BEEN COLLECTED.
Western Union Card Number: 847288457
MTCN: 829-637-7517
Time: 1240P CST
Total WU Card Points : 15
Assigned WU Card Points : 15
FOR PIN CALL 1877-4387137
45680395196
Enter=OK
UNITED STATES
Addit
Delivery Opti
Message
Sender/Receiver Info
Test Question
Financial Adjustments
Message
Delivery Charge
WU Sales Tax
Amount to Collect
15.00
15.99
Disconnect complete
100
W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 6G

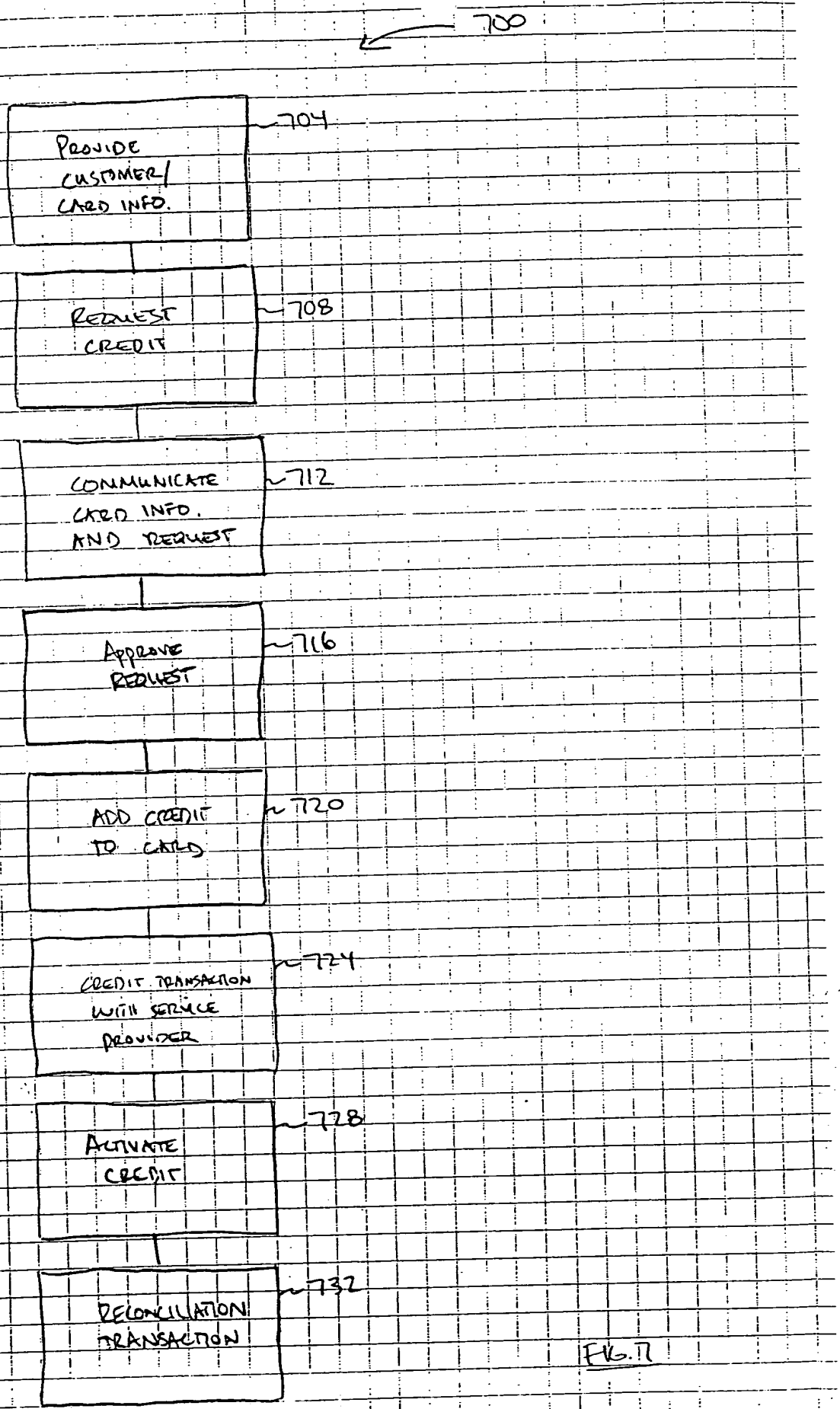


FIG. 7

TOPS FORM 8315

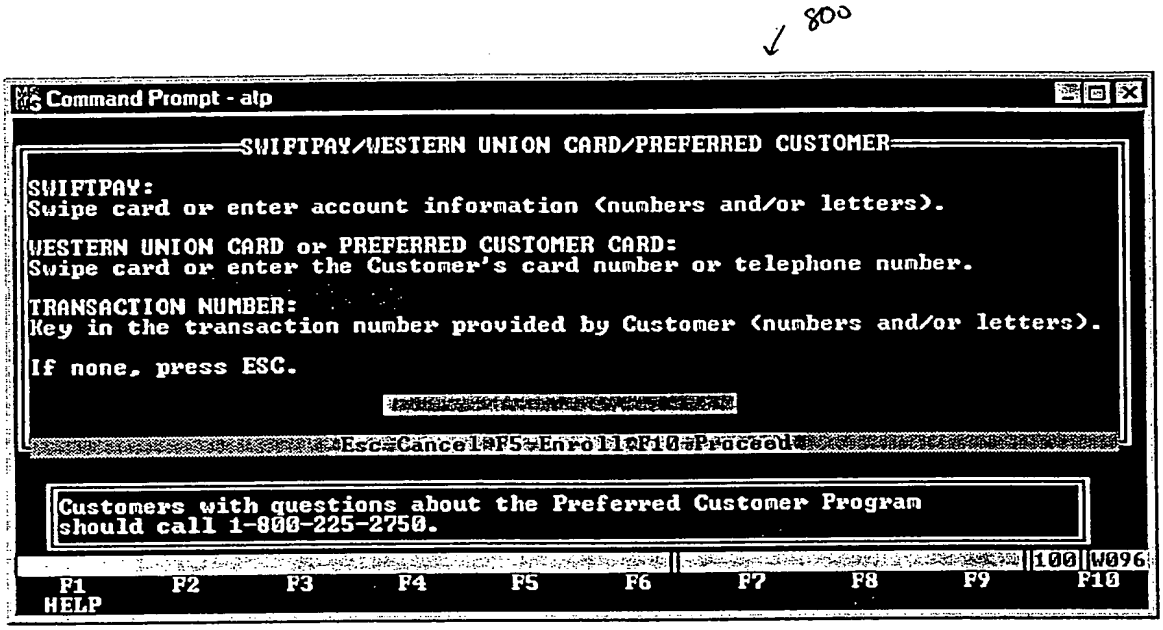

800
Command Prompt - atp
SWIFTPAY/WESTERN UNION CARD/PREFERRED CUSTOMER
SWIFTPAY:
Swipe card or enter account information (numbers and/or letters).
WESTERN UNION CARD or PREFERRED CUSTOMER CARD:
Swipe card or enter the Customer's card number or telephone number.
TRANSACTION NUMBER:
Key in the transaction number provided by Customer (numbers and/or letters).
If none, press ESC.
Esc=Cancel F5=Enroll F10=Proceed
Customers with questions about the Preferred Customer Program
should call 1-800-225-2750.
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 8A

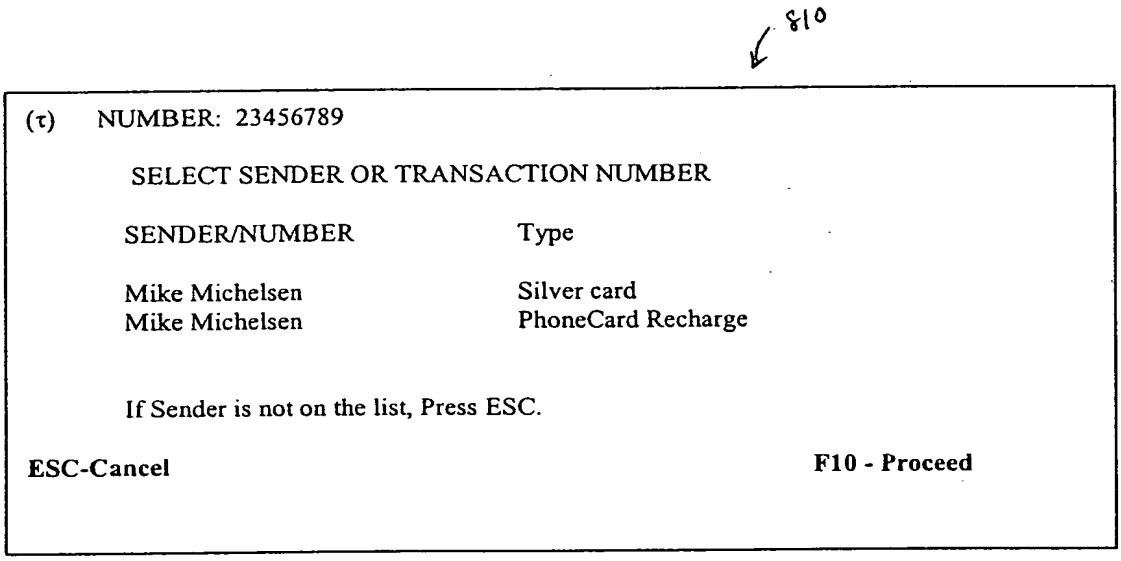

810
(τ) NUMBER: 23456789
SELECT SENDER OR TRANSACTION NUMBER
SENDER/NUMBER
Type
Mike Michelsen
Silver card
Mike Michelsen
PhoneCard Recharge
If Sender is not on the list, Press ESC.
ESC-Cancel
F10 - Proceed

Fig. 8B

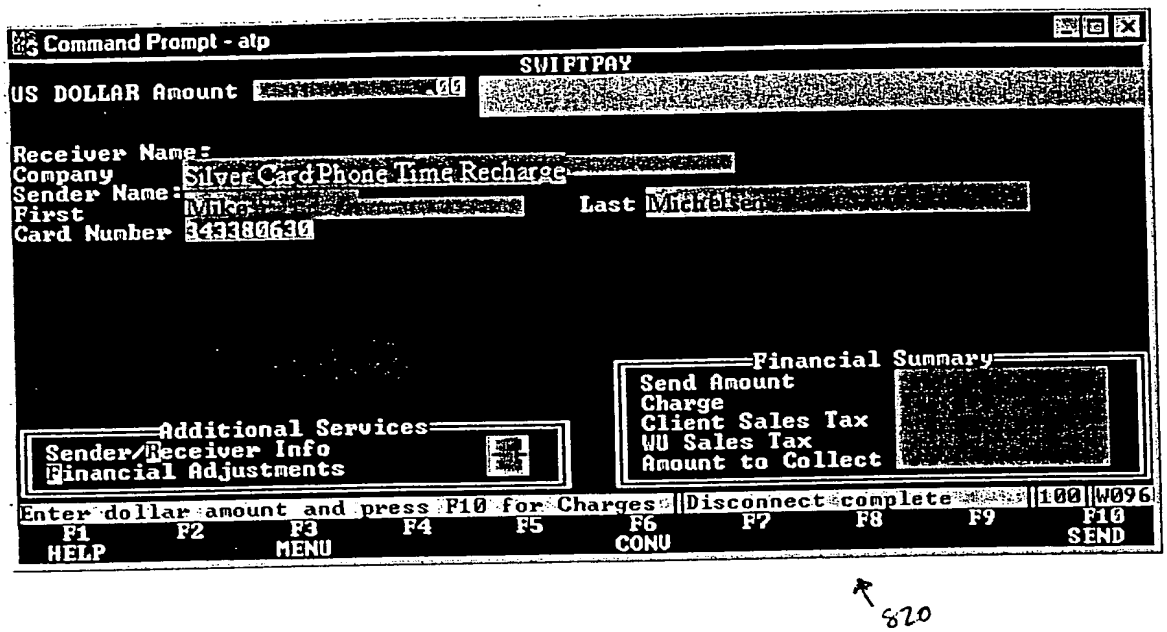

Command Prompt - atp
SWIFTPAY
US DOLLAR Amount
Receiver Name:
Company
Silver Card Phone Time Recharge
Sender Name:
First
Last
Card Number
Financial Summary
Send Amount
Charge
Client Sales Tax
WU Sales Tax
Amount to Collect
Additional Services
Sender/Receiver Info
Financial Adjustments
Enter dollar amount and press F10 for Charges
Disconnect complete
100
W096
F1 HELP
F2
F3 MENU
F4
F5
F6 CONV
F7
F8
F9
F10 SEND
820

Fig. 8C

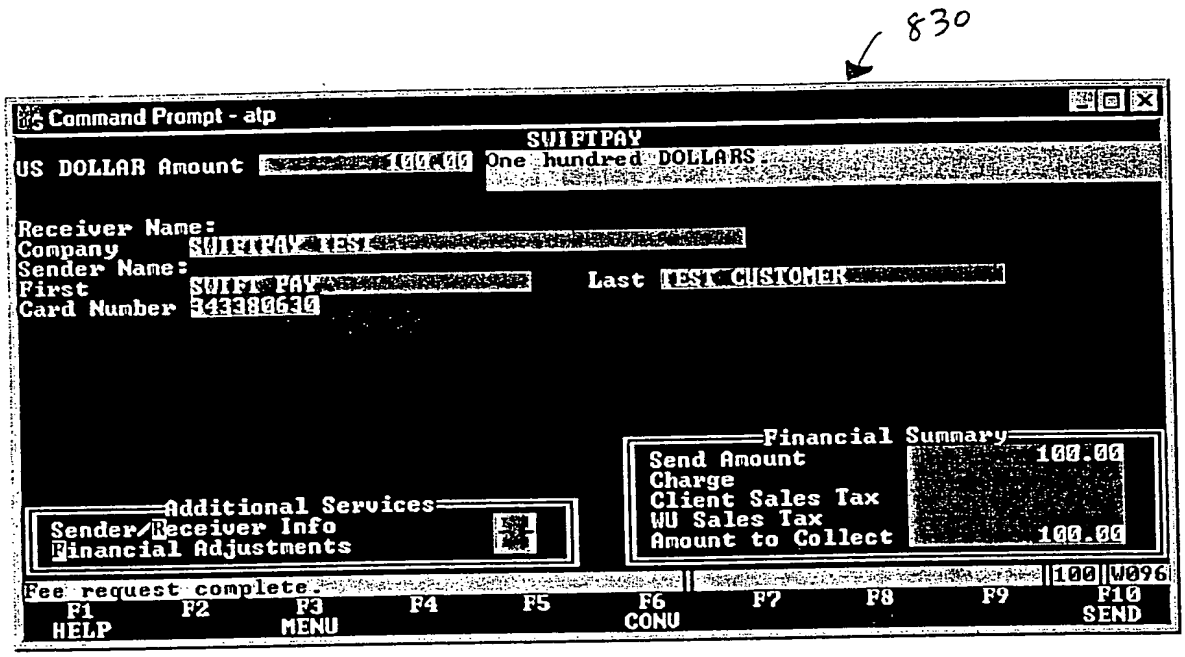

830
Command Prompt - atp
SWIFTPAY
US DOLLAR Amount 100.00 One hundred DOLLARS
Receiver Name:
Company SWIFTPAY TEST
Sender Name:
First SWIFT PAY Last TEST CUSTOMER
Card Number 343380630
Financial Summary
Send Amount 100.00
Charge
Client Sales Tax
WU Sales Tax
Amount to Collect 100.00
Additional Services
Sender/Receiver Info
Financial Adjustments
Fee request complete.
100 W096
F1 HELP
F2
F3 MENU
F4
F5
F6 CONU
F7
F8
F9
F10 SEND

Fig. 8D

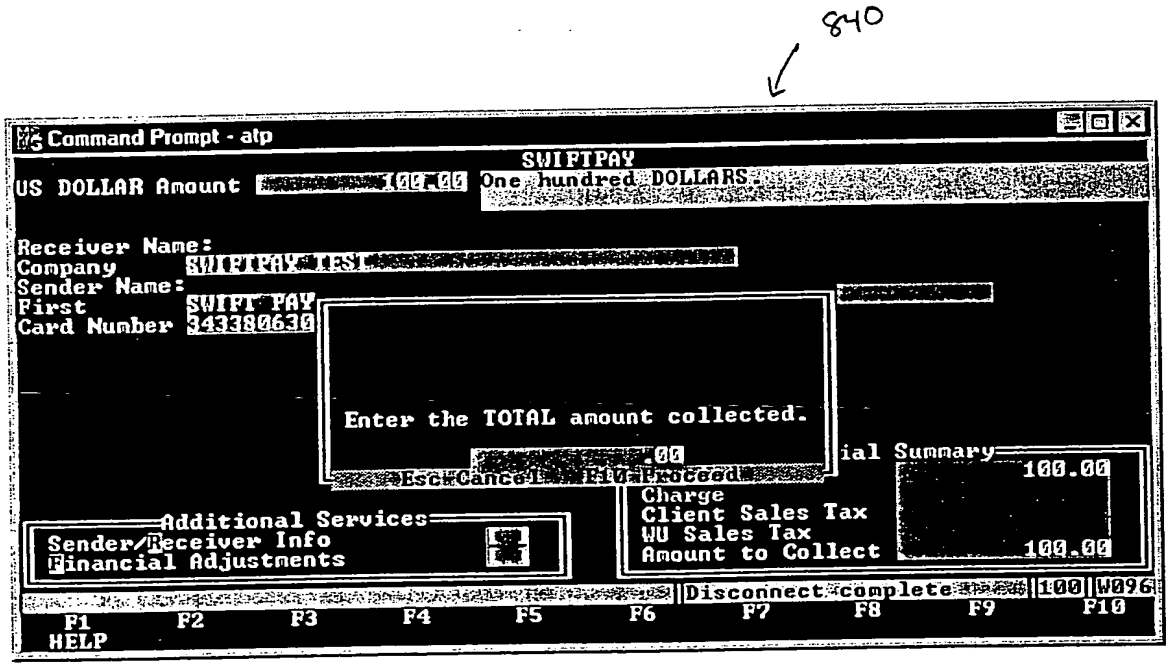

840
Command Prompt - atp
SWIFTPAY
US DOLLAR Amount 100.00 One hundred DOLLARS
Receiver Name:
Company SWIFTPAY TEST
Sender Name:
First SWIFT PAY
Card Number 343380630
Enter the TOTAL amount collected.
.00
Esc Cancel F10 Proceed
ial Summary
100.00
Charge
Client Sales Tax
WU Sales Tax
Amount to Collect 100.00
Additional Services
Sender/Receiver Info
Financial Adjustments
Disconnect complete
100 W096
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 8E

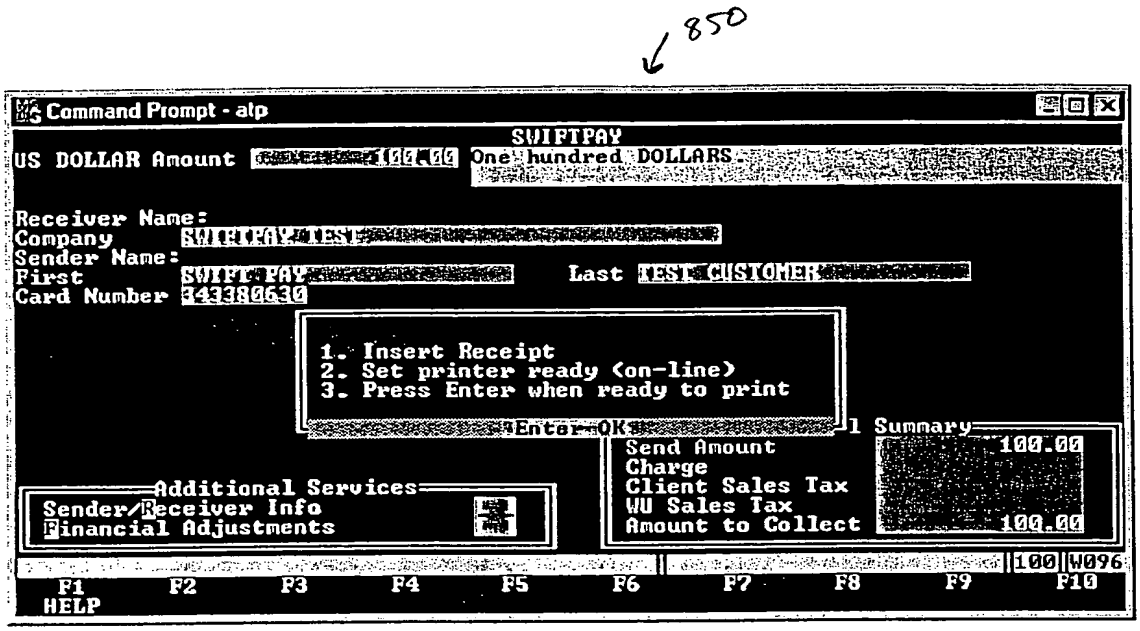

850
Command Prompt - alp
SWIFTPAY
US DOLLAR Amount
One hundred DOLLARS
Receiver Name:
Company
Sender Name:
First
Last
Card Number
1. Insert Receipt
2. Set printer ready (on-line)
3. Press Enter when ready to print
Enter=OK
Summary
Send Amount
Charge
Client Sales Tax
WU Sales Tax
Amount to Collect
100.00
100.00
Additional Services
Sender/Receiver Info
Financial Adjustments
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 8F

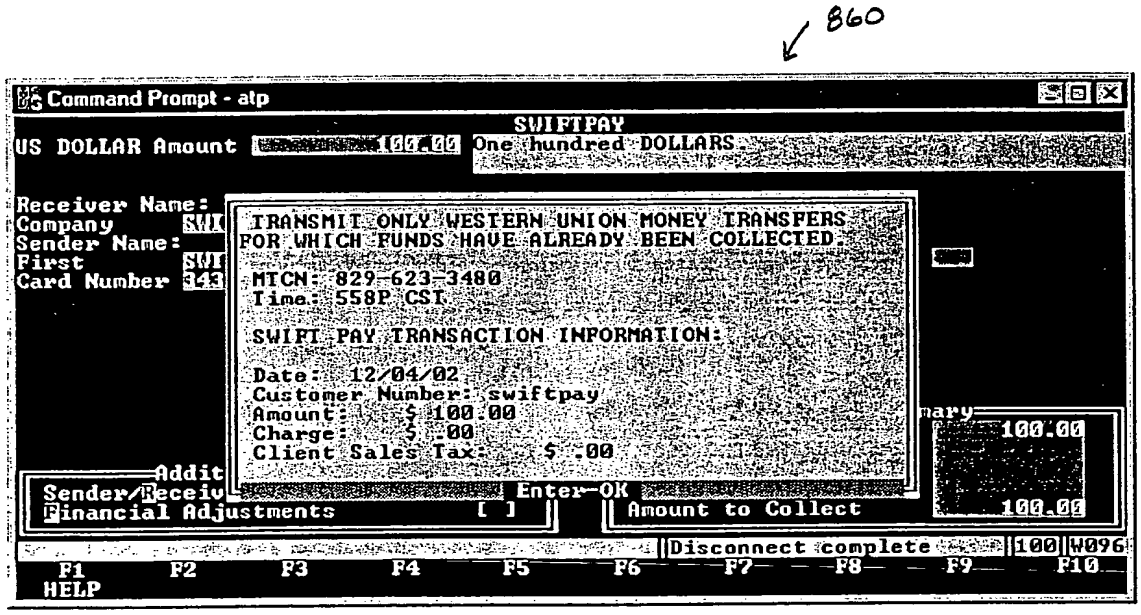

860
Command Prompt - alp
SWIFTPAY
US DOLLAR Amount
One hundred DOLLARS
Receiver Name:
Company
Sender Name:
First
Card Number
TRANSMIT ONLY WESTERN UNION MONEY TRANSFERS
FOR WHICH FUNDS HAVE ALREADY BEEN COLLECTED
MTCN: 829-623-3480
Time: 558P CSI
SWIFT PAY TRANSACTION INFORMATION:
Date: 12/04/02
Customer Number: swiftpay
Amount: $ 100.00
Charge: $ .00
Client Sales Tax: $ .00
Enter=OK
Amount to Collect
100.00
Sender/Receiv
Financial Adjustments
Disconnect complete
F1 HELP
F2
F3
F4
F5
F6
F7
F8
F9
F10

Fig. 8G

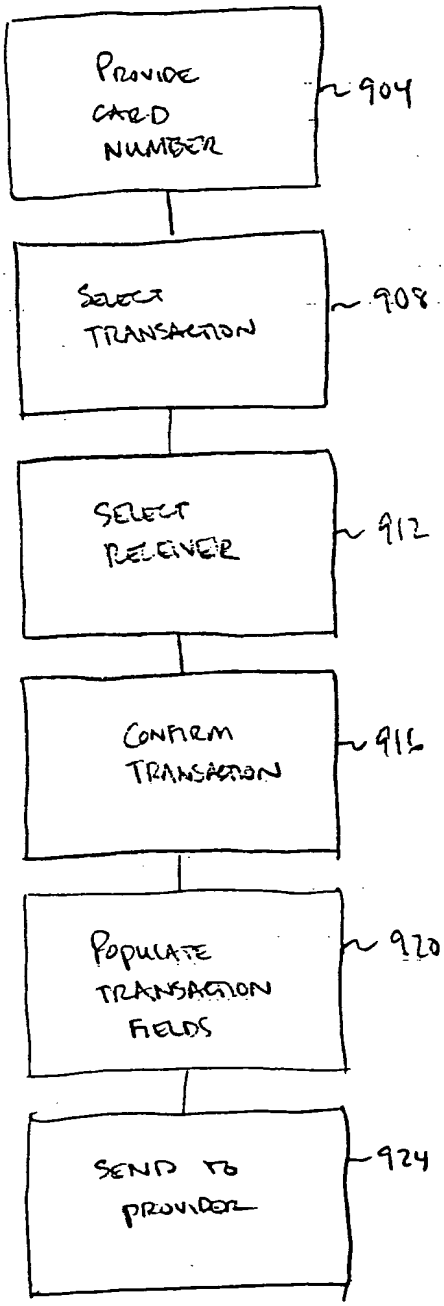

PROVIDE CARD NUMBER
904
SELECT TRANSACTION
908
SELECT RECEIVER
912
CONFIRM TRANSACTION
916
POPULATE TRANSACTION FIELDS
920
SEND TO PROVIDER
924

Fig. 9

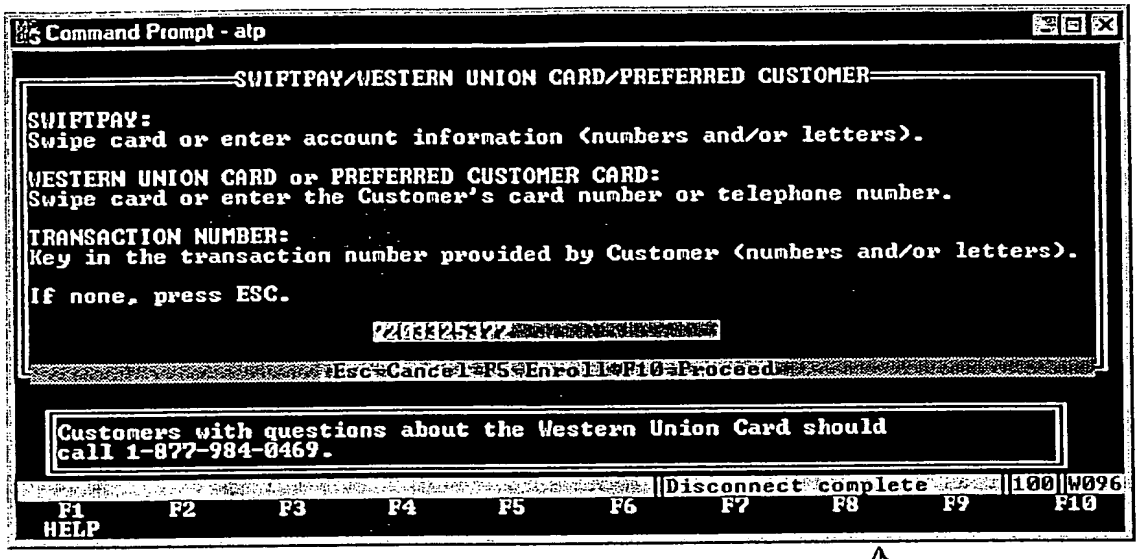


Fig. 10A

1000

(τ) NUMBER: 7203325377

SELECT SENDER OR TRANSACTION NUMBER

SENDER/NUMBER	ORIGIN
Mike Michelsen	Silver Card phone recharge
Mike Michelsen	Silver card
Acme Materials	SwiftPay / ACME Materials
Dean Seifert	USA
Mira Brand	FRANCE

If Sender is not on the list, Press ESC.

ESC-Cancel F10 - Proceed

Fig. 10B

1010

(τ) SENDER NAME DEAN SEIFERT

PLEASE SELECT THE RECEIVER

Receiver		Destination / Account #
ACME Materials		SwiftPay
Mike Michelsen	T	Timbuktu
Shanthi Srinivasan		USA
Agnes Mundal		Jamaica
Tst Test Test		**Mexico / Home Delivery**
Xmichelsen WUNA		Quick Collect / ABCDEFGHIJK

If Receiver is not on the list, Select Here

ESC-Cancel **F7 New Receiver/Type** **F10 - Proceed**

Fig. 10C

1020

CONFIRMATION SCREEN

PLEASE CONFIRM THE SENDER AND RECEIVER INFORMATION.
IF CORRECT, PRESS F10, IF NOT PRESS ESC.

Sender Name: MIKE MICHELSEN
TELEPHONE (720) 332-5377
Street: 12510 EAST BELFORD AVE
City: ENGLEWOOD STATE: CO ZIP: 80112 COUNTRY: United States

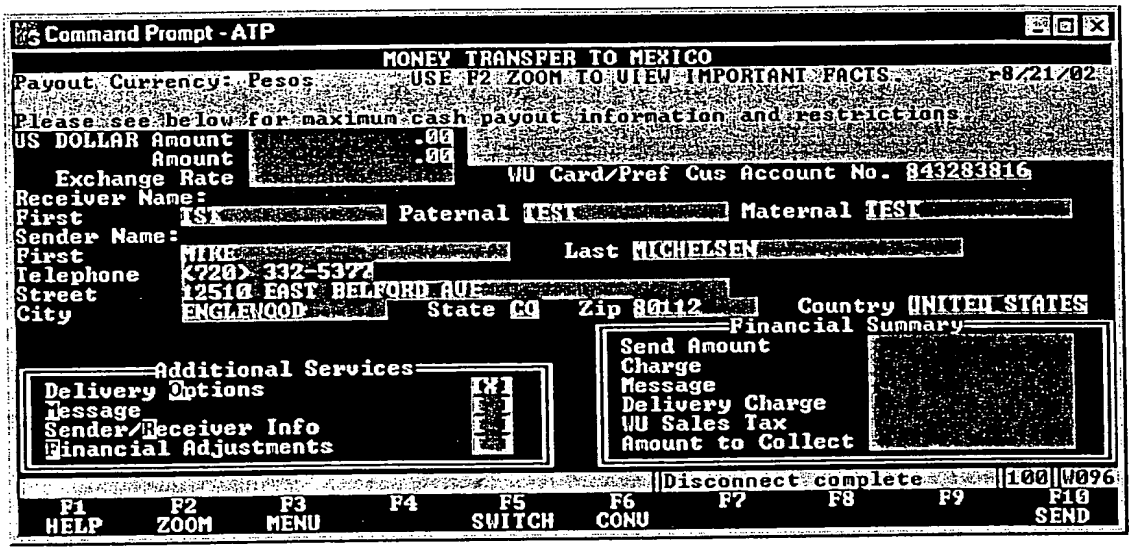
Transaction Destination: Mexico - Home Delivery Cash

Receiver Name: Tst Test Test
Telephone: 7203325377 Street: Street Address
Colony: Colonia City: Cancun State: QROO Zip: 12345

ESC-Cancel **F10 - Proceed**

Fig. 10D

1030


Command Prompt - ATP
MONEY TRANSFER TO MEXICO
Payout Currency: Pesos USE F2 ZOOM TO VIEW IMPORTANT FACTS r8/21/02
Please see below for maximum cash payout information and restrictions.
US DOLLAR Amount .00
Amount .00
Exchange Rate
WU Card/Pref Cus Account No. 843283816
Receiver Name:
First TST Paternal TEST Maternal TEST
Sender Name:
First MIKE Last MICHELSEN
Telephone (720) 332-5372
Street 12510 EAST BELFORD AVE
City ENGLEWOOD State CO Zip 80112 Country UNITED STATES
Additional Services
Delivery Options [X]
Message [ ]
Sender/Receiver Info [ ]
Financial Adjustments [ ]
Financial Summary
Send Amount
Charge
Message
Delivery Charge
WU Sales Tax
Amount to Collect
Disconnect complete 100 W096
F1 HELP
F2 ZOOM
F3 MENU
F4
F5 SWITCH
F6 CONV
F7
F8
F9
F10 SEND

1040

Fig. 10E

Provisional Patent application of

Ajay Bam

For

TITLE: A payment system integrating loyalty/reward programs

Background – Field of invention

The present invention relates to the telecommunications Industry, the payment Industry, loyalty/reward programs management and the point of sale (POS) Industry. Particularly, it relates to the management and use of all kinds of cards over a telephone (wire and wireless) at a point of sale location in a physical or virtual store.

Background – Description of prior art

Wallet and cards in the wallet.

Man has been carrying a wallet for many centuries. The wallet serves as a carrier of personal papers and personal information. Over the last couple of decades, a wallet has been found to carry different pieces of information and services such as identification cards, payment cards, loyalty cards, affinity cards and more. Each of these cards enables specific services. Examples: A credit card can only function to give you credit for your purchases all the time, but does not serve the function of debit at another time or identification at some other time. Moreover, the information that is stored on these cards is permanent and cannot be changed at the will of the issuer or the borrower. It costs time and money as well as the rewriting of policies to make such a change. For the person, who carries the wallet, the wallet size has grown thicker and heavier. This burdens him or her more with the ever-increasing need to carry all the different tools of communication on the body such as a wallet, cell phone, PDA, watch, etc. The biggest drawback of a wallet is that the cards inside can be stolen and damaged by wear and tear. Thus, security of the cards is a big issue. Once stolen, the information printed on the cards can be used in a fraudulent manner or the information residing on the magnetic strip can be easily read using a card reader. It takes stress, time and cost to re-acquire these lost or stolen

[redacted]

cards or information for the customer. Signing up for any of these cards is a process that requires repetition, attention, time and sometimes a cost. Additionally, the customer has an opportunity cost of not being able to use the card until it arrives. These costs include mailing costs for the issuer and processing costs in terms of time it takes for the new card to be printed and arrive at the customer.

Most stores also have their own affinity, loyalty or rewards programs such as a *Stop & Shop* card, a *CVS* pharmacy card or a *AAA* card. These programs are separate from the payment cards. This offers the additional inconvenience of needing to carry additional cards and swipe two different cards: one for payment and one for discount/rewards/identification.

Any use of physical cards requires an infrastructure to support its handling and processing. For example, most stores have a hardware device that reads cards such as debit, credit or loyalty. These are commonly known as card readers and need software to manage them. The disadvantage of these systems is that they often require proprietary hardware. These systems costs constitute hardware costs, software costs, maintenance costs and upgrade costs.

Gadgets, mobile phones and personal assistants

The beginning of this century has seen the rise of mobile phones and mobile devices as tools for commerce, communication, content and collaboration. These devices include mobile phones, pagers, radios, PDA's, electronic diaries and watches. As the use of devices has grown, so has the need been to integrate the different devices for information and functionality. A card/device by the name of smart card was introduced in early 90's. The card would serve as a secure encrypted device to carry data that is also programmable. U.S. Pat. No. 5,943,624 discloses a cellular telephone, which includes electronics for implementing a cellular telephone function and a smart card function. The smart card can be accessed by an external reader. The information associated with the smart card function may be updated or modified via the cellular telephone structure. This smart card can be used to provide a credit card function. However, this arrangement has

[redacted]

the disadvantage that periodically, the smart card may need to be replaced and might get lost.

Another patent application – 20,010,007,983 illustrates a method and system for transaction of electronic money with a *mobile* communication unit as an electronic wallet. This process is cumbersome as it involves too many key strokes and a need to remember too many numbers. Another patent shows how the different card information can be stored at one place on a card on the phone. This system again offers the disadvantage that all the information on the phone will be lost if the phone is damaged, stolen or destroyed. When financial or payment specific data is stored on the phone and is transmitted through the phone, then the system becomes less secure. The information can be retrieved by scanning the airwaves.

Objects of the invention

1. The object of the invention is a system that will allow consumers to manage all their cards (payment, affinity, loyalty, rewards, etc.) using a website and a telephone (wire or wireless).

2. The object of the invention is a system that will allow a consumer to complete a payment transaction using existing payments methods such as checking (ACH - stands for Account Clearing House services used mainly for electronic fund transfer through direct deposits or direct payments)/debit/credit.

3. The object of the invention is a system that will allow the consumer to use all of his or her cards/accounts in electronic form in a retail/virtual store at a point of sale location using a telephone (wired or wireless) for payments and loyalty programs.

4. The object of the invention is a system that will integrate payment and loyalty programs together, wherein loyalty program membership information is automatically sent along with payment to earn the corresponding rewards/discounts.

[redacted]

5. The object of the invention is to allow customers to view, send or print transaction receipts from an electronic archive after their transaction has been completed.

6. An additional object of the invention is a system that will let the merchants issue cards to the customers directly through a portal in an electronic/digital/physical form and will let them use the card instantly after the card is issued. The card in electronic format may be used immediately after approval through a website or a telephone at a physical location such as retail stores, kiosks, or online etc.

7. An additional object of this invention is to incorporate new and upcoming technologies such as Wireless access protocol (WAP) and Bluetooth as these technologies become available and are demanded by the customers.

Summary of the Invention

According to the present invention, as embodied and broadly described herein, a payment system or a payment platform that consists of a telephony system that will dial into a web portal, a web portal that will store all the customers information, a web portal that will store all the merchants information, a loyalty/rewards management system that integrates with payments, use of an existing clearing house to clear electronic fund transfer transactions, use of existing debit and credit card transaction processing infrastructure and a POS system that handles acknowledgement about the payments on its terminal.

The payment system offers consolidation, convenience and management of all the cards at one place through a website and further enables the use of these electronic/physical cards at a physical or virtual location using a phone. The phone may be wired or wireless. A person may register his new or existing payment and loyalty cards/accounts such as checking or savings accounts, debit, credit or loyalty cards with the web portal. Different cards may be used in different stores. Signing up for new cards is made very easy through the website by requiring only one time registration.

As soon as a new merchant enables a payment through phone mechanism at their POS location in stores through deployment of the platform, the customer can go online to the web portal, sign up for merchant specific payment methods and loyalty cards, or register

[redacted]

his existing payments and loyalty cards and begin using the system. All the customer and merchant specific data will be stored in a secure form on the database. When the system makes a payment, it will automatically determine if the person has a loyalty program or not, based on the store location. If a person is enrolled in a loyalty program, then it automatically transmits the loyalty program information to the merchant's POS system to issue appropriate discounts before charging the customer.

The benefit of the current system to the issuer of the cards/merchants/banks is quick and electronic access to the customer, better customer relationship management, tracking of customer behavior and needs and use of payment cards and loyalty programs within minutes after being issued. Fraud is further reduced in the entire system as compared to the traditional credit card charges since you are not signing a piece of paper or giving away your credit card number. This could translate into reduction in transaction fees for payments such as credit, debit or ACH. Additionally, logging of transactions/receipts in a web portal or email system will save paper and printing costs to the retailers.

To the end consumer, the system offers convenience, consolidation of all cards, management of expense at point of sale, availability of cards in electronic form, easy sign up for new cards, digital receipt management, a web interface and consolidation of rewards.

In short, this system makes it convenient for consumers to use payment and loyalty cards at the point of sale locations without having the need to carry all the plastic.

Drawings

Fig 1 is the overview of the Vayusa payment/loyalty architecture in accordance with the invention.

Fig 2 describes a payment scenario in accordance with the invention. The payment system has been named as the Vayusa payment system.

Detailed description of the invention

Dialing into Vayusa (Fig 1.0, Block 1.1)

[redacted]

Vayusa will use a dual tone multi-frequency (DTMF) system that will allow customers to access the Vayusa system via the touchtone keys on any phone. In the future, DTMF may be enhanced or replaced by a wireless application protocol (WAP) client or Bluetooth technology or any other technology for enabling the transaction. Customers can conduct payment transactions over their mobile phone through the touch of a few buttons. Currently, Vayusa will utilize a telephony application program interface (TAPI), which will provide a way for Vayusa to detect the DTMF digits. This has been described in fig 1.0 – block 1.1. DTMF is a standard protocol that can be easily integrated into the Vayusa platform.

Vayusa will use one or more types of security levels to identify a consumer such as equipment ID, caller ID and a unique pin number. Dialing into Vayusa servers allows Vayusa to identify the consumer. Wireless standards in the United States associate one telephone number with one mobile phone, thereby allowing Vayusa to ID the end consumer. In the future, new secure ID methods such as biometrics, voice recognition or other client based secure methods may be used.

Vayusa portal/platform (Fig 1.0, Block 1.2, 1.3 and 1.6)

The transaction and loyalty program platform will be built using XML or similar technologies along with one of the many API's (Application Program Interfaces) currently available in the market so that ultimately the platform can communicate to any device. The platform will provide a web interface, where end users and merchants can access and manage their Vayusa accounts.

The platform may incorporate security technologies such as PKI (public key infrastructure) software for encryption and user certificates. A PKI enables users to securely and privately exchange data and money through the use of a public and a private cryptographic key pair that is obtained and shared through a trusted authority. PKI is the preferred approach for digital security. A secure network and database infrastructure will be built.

Transaction settlement (Fig 1.0, Block 1.4 and 1.5)

[redacted]

Every transaction that Vayusa processes will have to filter through the checking (ACH)/ATM/Debit/Credit card or other transaction networks. Depending on the type of transaction, the payment data will be routed to the appropriate processing entities. An ACH is a secure electronic fund transfer system that connects all U.S. financial institutions. The ACH network acts as the central clearing facility for all Electronic Fund Transfer (EFT) transactions that occur nationwide.

ATM/debit and credit card transactions will be sent to the appropriate banks for approval and clearing. These will be done through different ATM/debit or credit networks such as Cirrus, NYCE, Maestro, Visanet, etc. wal

Merchant integration (Fig 1.0, Block 1.7 and 1.8)

Vayusa will integrate with the merchant transaction database and the merchant loyalty program. This will be done through an API (Application Program Interface) that will communicate with the merchant's database and POS systems. This design will allow for a software only integration. A key (keyboard or touch screen or any similar) on the POS sale system may be designated for different Vayusa transactions such as initiation or returns.

Operation of the system

The payment platform will allow a consumer at a retail point of sale location to access their checking (ACH)/debit/credit/loyalty accounts through their cell phone and make a payment. During the process the consumer will also automatically access loyalty cards associated with the location at which they are transacting. They will receive any eligible merchant or Vayusa discounts as well as third party discounts from companies such as AAA.

The actual transaction could work as follows:

The consumer will approach the cash register at a merchant whose point of sale is enabled to handle Vayusa transactions. The clerk will ring in the consumer's merchandise, just like any other transaction and will then ask the consumer how they would like to pay, "Cash, Charge or Vayusa". The consumer, who has already signed up for a Vayusa account, will answer, "Vayusa". At this point the clerk will hit the Vayusa

[redacted]

payment key on the register and will wait for confirmation. The 'Vayusa' key will be a programmed function key that will be positioned next to the Visa and Master Card keys on the register.

Simultaneous to the clerk ringing in the order, the consumer will speed dial, '*PAY' to access the Vayusa server system and will then enter a unique Vayusa POS identification number that is displayed, with the Vayusa logo, on the cash register. The consumer will then hear, through his cell phone, a request for payment from the merchant with the original amount and any appropriate rewards/discounts that incorporate Vayusa and merchant specific loyalty discounts. The consumer will verify the payment by entering their personal identification number. A person can enter the PIN without listening to the voice. The need to enter the PIN may vary depending on the dollar amount.

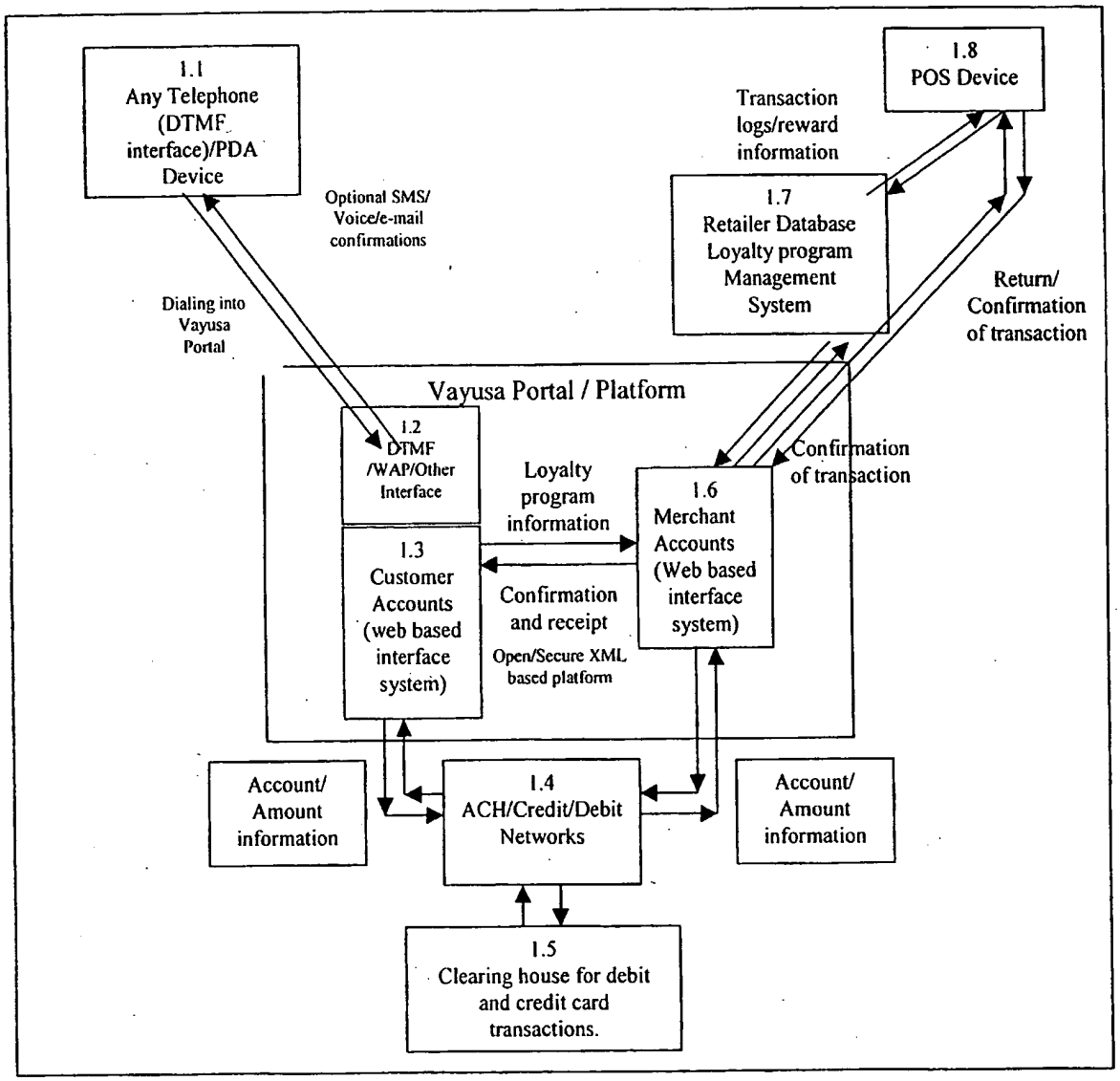
Immediately after the consumer has verified payment, the clerk will receive a visual notification through the POS system that the payment has been made. A receipt of the transaction will be sent to the consumer's e-mail address or a SMS message will be sent to the consumer's cell phone, verifying the transaction.

In the future, the first two steps of dialing *PAY and entering the location ID may be merged together. That would result in a unique telephone number being posted on the POS terminal, that a consumer might dial to indicate the function of payment and location. Thus, a dialing a unique telephone number would allow the system to recognize the location where the payment is to be sent and also serve as a number to connect to the Vayusa systems.

Fig 1.0 and Fig 2.0 describes the process as to how the different elements described above will work together.

[redacted]

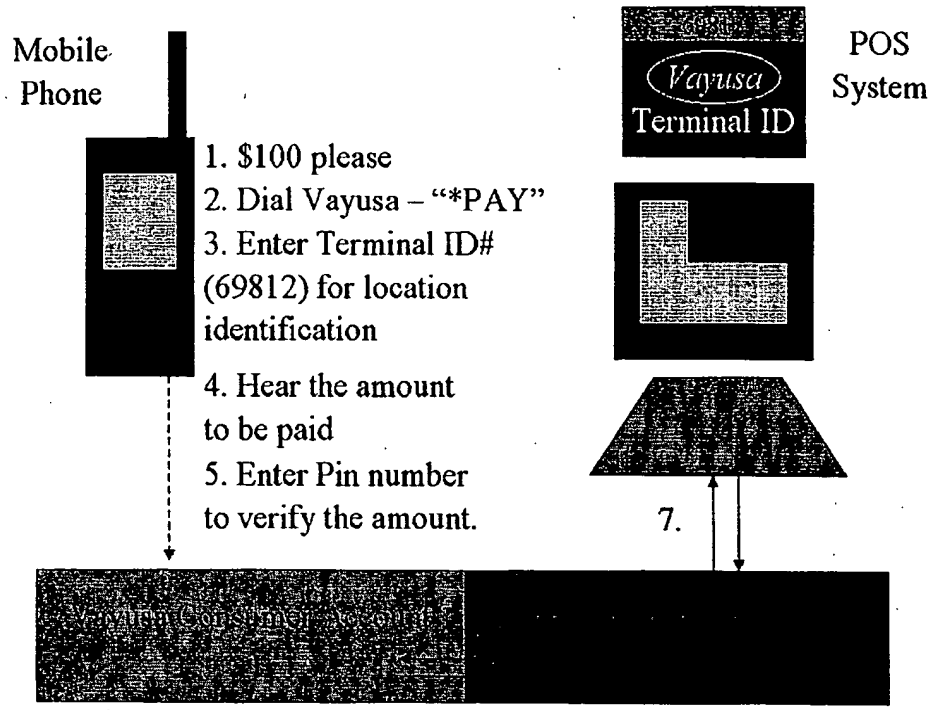
Fig 1.0
Vayusa payment architecture in accordance with the invention.



[redacted]

Fig 2.0

Figure 2 describes a retail payment scenario in accordance with the invention.



Process (customer already has a Vayusa account):

1. Merchant tells customer how much they need to pay. Customer requests payment using Vayusa and therefore the cashier hits Vayusa button on the POS terminal.
2. Customer dials Vayusa's toll free access number or uses one-touch access.
3. Customer enters the merchant's unique terminal id # displayed by the POS terminal.
4. Customer hears the amount on the phone and accepts the amount by entering his pin.
5. Vayusa system credits the merchant account on behalf of the customer and debits the customer account.
6. Vayusa confirms the amount received from the customer on the POS terminal. Vayusa logs the transaction into the customer's and merchant's Vayusa account.

[redacted]

In the future, the first two steps of dialing *PAY and entering the location ID may be merged together. That would result in a unique telephone number being posted on the POS terminal, that a consumer might dial to indicate the function of payment and location. Thus, a dialing a unique telephone number would allow the system to recognize the location where the payment is to be sent and also serve as a number to connect to the Vayusa systems.

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